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THE ALBERTA CONSUMER:

PROBLEMS, INFORMATION AND CONCERNS

A Perception and Attitude

Study prepared by:

DECISION MAKING INFORMATION CANADA
#1600-11145-87th AVENUE
EDMONTON, ALBERTA

Spring 1975

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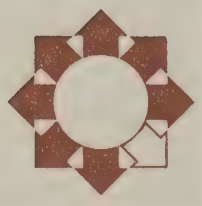
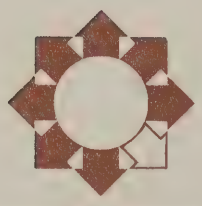


1.0

INTRODUCTION

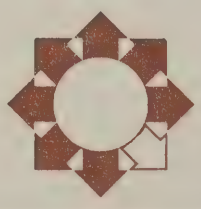


1.0 INTRODUCTION

The results presented in this study were obtained from interviewing in excess of 800 Alberta residents, 18 years of age or older during February and March, 1975. Care was taken to ensure that Albertans from all walks of life were given the opportunity to participate.

The interviews were conducted face-to-face all across Alberta by DMIC field research staff experienced in the use of personal interviewing techniques.

This study is intended as a reference point (a "benchmark") for establishing public perceptions and opinions on various issues. It is expected that a reduction of uncertainty and greater optimization of resources will occur as the result of effective utilization of the information contained in this report.



1.1 STATEMENT OF OBJECTIVES

This study was undertaken with the following objectives in mind:

1) To determine the range and depth of consumer problems and concerns in a variety of consumer activity areas.

2) To assess the type and level of consumer information and sophistication with respect to available sources of consumer protection.

3) To determine the manner in which the public perceives governmental and business activity and understands their roles in the area of consumer protection.

4) To discover the necessary elements to be included within the public information program of consumer education.

5) To determine what social and demographic characteristics distinguish particular primary target groups to whom the information program might be effectively directed.

1.2 CONSTRAINTS AND LIMITATIONS

Surveys are designed to measure opinion in their identifiable limits at specific points in time. This survey is in no way a prediction of opinion or action at any future point in time.

The data contains a wealth of information. The accompanying analysis is not intended to be completely comprehensive. It does not attempt to summarize all the findings generated. It focuses only on those aspects of the data which the researchers' felt were particularly significant or interesting in light of client concerns.

1.3 METHODOLOGY

1.3.1 SAMPLE

1.3.1.1 SAMPLE SELECTION

The sampling technique used in this study, which approximates a proportional random probability sample, was used for two major reasons:

1) Samples of this type generally produce results which approximate those that would have been obtained if every person in the survey area had been interviewed.

2) Although no sample produces perfectly projectable results, the extent to which this type of sample is subject to error can be mathematically determined.

In this particular sample, the mathematics indicates that in 95 out of 100 cases, the reported percentages will not differ from the true population values by more than ± 4 percentage points (see the following table of statistical tolerances).

1.3.1.2 SAMPLE VALIDATION

The demographic characteristics of this sample conform closely to the known parameters of the population. Perhaps the most significant relationship between the sample characteristics and those of the actual population can be seen by comparing the findings of this study with the findings of the most recently available census statistics (Alberta 1971 Census), with specific reference to the following:

Age	Alberta 1971 Census	This Study
18-24 years	20.4%	12.7%
25-34 years	21.8%	22.2%
35-49 years	28.0%	27.0%
50-64 years	19.0%	21.4%
65 and over	11.0%	15.8%
Sex		
Male	50.8%	50.7%
Female	49.1%	49.3%

The under-representation of the young age group may reflect either changes in the actual population (i.e. the aging of the post WWII population since the 1971 census or the influx of a 25 to 40 year old work force) or a sample bias due to the inaccessibility of some study respondents (the sample doesnot include those in university residences, prisons, hospitals, nursing homes, those on vacation or persons otherwise indisposed for purposes of interviewing). Also, the youngest age group is the most difficult to find at home at any time of day, while the oldest group is the most likely to be found.

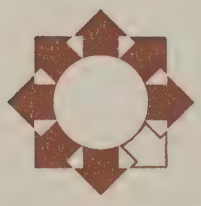
The percentages quoted in this report are, in the vast majority of cases, within ± four percent of the percentages that would have been obtained by interviewing all adult Albertans. It must be remembered that survey results are an estimate of actual attitudes and opinions.

1.3.2 RESEARCH INSTRUMENT DESIGN

The interview schedule was constructed in consultation with the officials from the Alberta Public Affairs Bureau, the Alberta Consumer Affairs Department, and Vickers and Benson Advertising agency.

In the summer of 1974, DMIC conducted a small pilot study for Vickers and Benson Advertising which was submitted as part of an overall research and communications proposal to Alberta Consumer Affairs and the Alberta Public Affairs Bureau. Upon acceptance of the proposal, DMIC and Vickers and Benson constructed and revised an interview schedule which they felt would be appropriate given agency and department concerns.

Upon meeting with Consumer Affairs principals, the interview schedule was altered to reflect their particular concerns, and a focus was applied to a needs and evaluation study, in addition to information and communications questions.

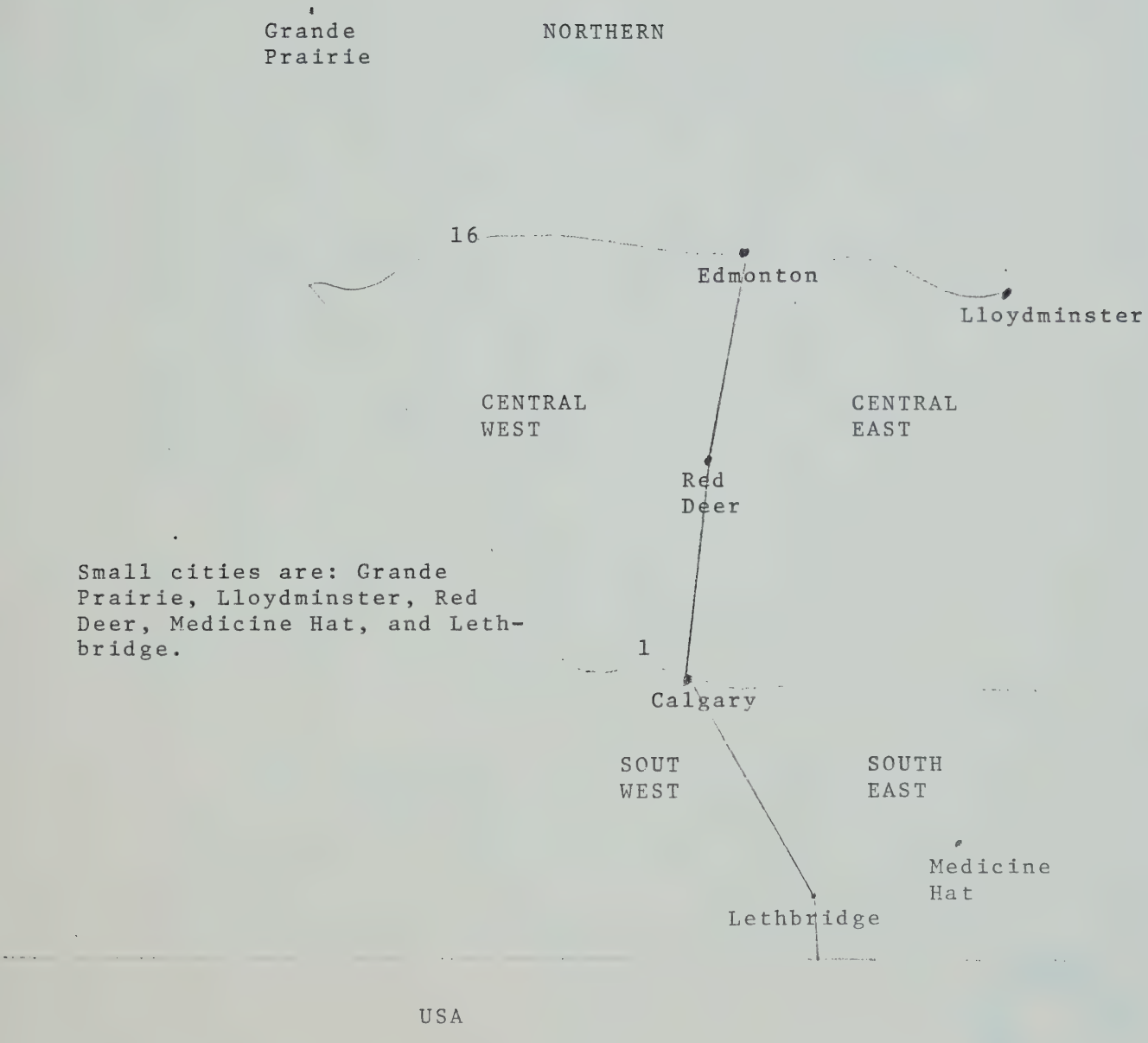


After several revisions, the interview schedule was pre-tested and found to be lacking in several areas. After further modifications, pre-testing and consultation with the Public Affairs Bureau, the revised document was again presented to the Consumer Affairs department for further comment. The research requirements were dichotomized as a needs study and a communications study. At that time the Consumer Affairs research director and DMIC again revised the instrument to accommodate the particular interests of the department, resulting in the final questionnaire form used in the study.

Although the final interview schedule (ninth draft) was considerably different from the original, it was probably much more reflective of the Consumer Affairs Department's research concerns. This interview schedule is therefore the product of the combined efforts of a number of individuals with widely divergent backgrounds, differing information needs and, thus, different areas of emphasis. In a given single project, it is impossible to satisfy all requirements, thus the final questionnaire tends to establish priorities by the choice of questions.

The final interview schedule was pre-tested before field work, to search for semantic difficulties and establish correct sequencing of the questions.

1.4. REGIONAL DIVISION OF THE PROVINCE OF ALBERTA USED IN THIS STUDY

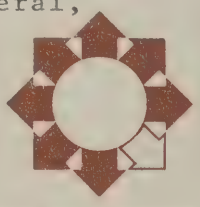


1.5 EXPLANATORY NOTES

1.5.1 NOTES ON USING PERCENTAGES

When reading percentages and comparing aggregate data with cross-tabulation data, confidence intervals must be kept in mind. A confidence interval indicates that in 95 out of 100 cases, the true population parameters range from slightly below the indicated percentage to slightly above the indicated percentage depending upon the number of people in the sample. For example, in question 1, 13.6 percent (14% when rounded off) of the total population indicated that they have been involved in a situation using credit (credit cards, loans, etc.) that they were not satisfied with. This could be interpreted as meaning between 10 percent and 18 percent of the population have been involved in such situations.

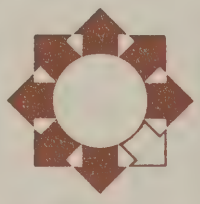
The data of this report are presented in terms of percentages of the number of respondents; i.e. eliminating members of the sample who fail to respond to the question either by design or by respondent preference. In general,



the non-response rate is low, rarely exceeding 2 percent of the sample. There is an apparent increased incident of "no response" within a sub-question dealing with solutions to consumer problems. However, these reflect the interview procedure, in that individuals who had not experienced a problem in a particular area were not asked questions dealing with the manner of handling that problem. For instance, 13.6 percent of the sample had experienced a "problem" with credit. Thus, the remaining data for the questions in that section are based on only that portion of the sample who had the problem (i.e. 13.6% of the sample responded to the following questions, while the balance did not and were led to the next major area of concern).

In most cases, the percentages found in column 2 ("% 2" in the aggregate data) are those which should be used.

In the analysis, percentages may not add up to 100 percent due to rounding, multiple responses or conscious exclusions of trivial response categories.



The data source material (Section 4.0) contains firstly the aggregate data (the total frequency distribution of all respondents), followed by 452 cross-tabulation which compare responses on the basis of independent variables (things which remain constant regardless of attitudes and opinions such as age, income, sex, occupation, region, etc). The cross-tabulations are followed by a statistical summary which outlines the significant tables followed by a statistical analysis of each table.

1.5.2 WHAT IS A CROSS-TABULATION?

There are numerous tables of cross-tabulations which compare the results of two questions.

Each table is comprised of four columns. The first column refers to the demographic characteristics which separate sub-groups of the total population.

The second column refers to the question under examination.

The third column (FREQ) contains the number of respondents in each demographic category who hold certain opinions about the questions being examined. Generally the lower the frequency of respondents (found opposite the word TOTAL at the end of each section of the table), the more difficult it is to make meaningful generalizations.

For example, from the aggregate data we find that approximately 14 percent of the population have had an unsatisfactory experience with some form of credit transaction. Turning to the cross-tabulations, we observe that this question has been analyzed on the basis of occupation, education, age, sex, and location in the province (tables 2, 3, 4, 5, 6; pages 26-30 of the computer printout). Turning to table 2, we note that professionals and managers are much more likely to have had a problem with credit than blue collar workers (sales, clerical; crafts - skilled and unskilled; and service labourers). Turning to table 3 on page 27 of the computer printout, we observe that those with a university education were much more likely to have had an unsatisfactory credit experience than those with lower levels of education. The data would therefore suggest that those with a higher degree of contact with credit transactions (the "up-scale" socio-economic persons) are more likely to have encountered a difficulty with such credit transactions.

1.5.3 RECOMMENDED PROCEDURE FOR ABSORBING REPORT

It is recommended that the reader first read the analysis. Here the highlights of the report are summarized and implications are pointed out.

Secondly, read the aggregate tables. Each question number in this section corresponds with the same question number in the interview schedule.

Next, note items of interest on the aggregate tables and refer to cross-tabulations discussing that question.

The summary of significant cross-tabulations on the first page of the statistical analysis section indicates the tables which contain major differences in the population.

For each question of the aggregate summary, it is wise to ask, "Which groups differ significantly from the population as a whole?" This inquiry may lead to reading tables of interest, and possibly determine information of particular relevance to an individual problem.

1.5.4 ANALYSIS LIMITATIONS

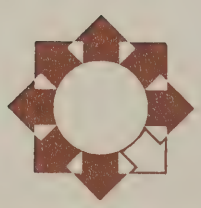
As already mentioned, the analysis which follows focuses only upon those aspects of the data that the researchers felt were particularly significant. The reader is encouraged to examine the data contained in the appendix in addition to reading this analysis.

Throughout the body of the analysis, mention is made of the differences of opinion, problem contact, modes of potential solutions, attitudes of success, and media appraisal that exists between various segments of the population. This data was obtained from analyzing the 452 tables as found in the computer output. The tables are appended to this study for the readers' perusal.

(NOTE: the reader is encouraged to undertake a detailed examination of the cross-tabulations relevant to each of the issues outlined. An outline of all possible relationships would enlarge the report to a virtually untenable document).

2.0

QUESTIONNAIRE



The following is the first of two separate aggregate frequency distributions.

These data (the first aggregate) contains the total, complete and exact distribution of responses to each question found in the original interview schedule, including the non-response rate.

It differs from the Data Source Book (the second aggregate and cross-tabulations) in that these data list distribution for all variables, while the Data Source Book ignores those variables with a very small response rate (usually the probing questions, follow-ups to the same question), as such data would not be used for cross-tabulations.

For example, nine questions are found in this interview schedule concerning consumer activity in each of the specified 13 consumer problem areas. The Data Source Book lists only five variables as the response rate to the remaining four was so low that it could not be considered for cross-tabulation purposes.

2.0 AGGREGATE DATA - FREQUENCY DISTRIBUTIONS

1a. Can you remember any situation where you have been involved using credit (credit cards, consumer loans, finance companies, etc.) that you were not satisfied with?

1. Yes	13.6
2. No	86.0
3. Can't remember	.2
4. Non-response	.1

1b. Would you say that it was a very serious, moderately serious, or not very serious problem?

1. Very serious	3.7
2. Moderately serious	6.1
3. Not very serious	3.8
4. Non-response	86.4

1c. What was the problem?

1. Finance charges too high	2.2
2. Company misuse of credit, abuse, don't keep their word	2.3
3. Bookkeeping confusion, errors and bad service	5.3
4. Credit rules unreasonable	.5
5. Difficulty in obtaining credit cards and loans	.7
6. Difficulties for women to obtain credit (separated, divorced, widowed)	.6
7. Other	2.0
8. Non-response	86.4

1d. What did you do about the problem?

	1d What do 1st	1f What do 2nd	1h What do 3rd
1. Consumer complained and demanded satisfaction	1.0	.6	.2
2. Consumer complained and received satisfaction	3.1	.1	---
3. Consumer abandoned problem	.2	.7	.2
4. Cancelled credit card/ took legal action	3.7	1.2	.2
5. Did nothing	2.0	1.5	1.0
6. Complained and did not receive satisfaction	2.0	.2	---
7. Other/don't know	2.0	.6	
8. Non-response		95.0	98.0

1e. Were you satisfied with the outcome?

	1e What do 1st	1g What do 2nd	1i What do 3rd
1. Yes	7.6	1.2	---
2. No	5.4	2.2	2.0
3. Non-response	87.0	97.0	98.0

2a. Can you remember any situation where you have been involved with apartment rentals or landlord-tenant disputes, that you were not satisfied with?

1. Yes	12.8
2. No	85.7
3. Can't remember	----
4. Non-response	1.5

2b. Would you say that it was a very serious, moderately serious, or not very serious problem?

1. Very serious	3.1
2. Moderately serious	6.9
3. Not very serious	3.3
4. Non-response	86.7

2c. What was the problem?

1. Rent problems (too high, unfair)	2
2. Damage deposit problems	3
3. Maintenance problems	2
4. Financial loss for investment - unreimbursed	.6
5. Landlord problem with tenants (dirty, noisy, etc.)	1.2
6. Other	3.3
7. Don't know	----
8. Non-response	87.1

2d. What did you do about the problem?

	2d What do 1st	2f What do 2nd	2h What do 3rd
1. Tenant took brunt of it	.2	--	--
2. Tenant complained and demanded satisfaction	3.3	1.1	.1
3. Tenant complained and received satisfaction	3.1	.2	.2
4. Tenant abandoned the premises	1.8	1.4	.2
5. Tenant has done nothing	2.0	1.6	.9
6. Other	1.2	.4	.4
7. Landlord took action to rectify	.2	.1	---
8. Landlord took action and received satisfaction	.7	.1	---
9. Other	.2	.1	.1
10. Non-response	87.1	95.0	95.0

2e. Were you satisfied with the outcome?

	2e What do 1st	2g What do 1st	2i What do 1st
1. Yes	6.3	1.4	.2
2. No	5.9	2.3	1.8
3. Non-response	87.8	96.3	97.9

3a. Can you remember any situation where you have been concerned with moving and storage services that you were not satisfied with?

1. Yes	7.1
2. No	91.8
3. Can't remember	.1
4. Non-response	.9

3b. Would you say that it was a very serious, moderately serious, or not very serious problem?

1. Very serious	3.6
2. Moderately serious	1.8
3. Not very serious	2.0
4. Non-response	92.6

3c. What was the problem?

1. Insurance problem	.4
2. Money problem/overcharging, hidden charge, not keeping word on estimate	1.4
3. Damage/neglect of goods/lost	5.2
4. Other	.2
5. Non-response	92.8

3d. What did you do about the problem?

	3d What do 1st	3f What do 2nd	3h What do 3rd
1. Customer complained and demanded satisfaction/ still unresolved	3.1	.6	--
2. Customer complained and received satisfaction	1.7	--	--
3. Customer took the brunt of it	1.7	.9	--
4. Nothing/futility	.4	1.6	1.5
5. Other/don't know	.2	.1	--
6. Non-response	92.8	96.7	98.5

3e. Were you satisfied with the outcome?

	3e What do 1st	3g What do 2nd	3i What do 3rd
1. Yes	3.1	.2	--
2. No	3.9	2.1	1.2
3. Non-response	93.0	97.7	98.8

4a. Can you remember any situation where you have been involved with motor vehicle purchasing, repairs or insurance that you were not satisfied with?

1. Yes	26.9
2. No	72.0
3. Can't remember	.4
4. Non-response	.7

4b. Would you say that it was a very serious, moderately serious, or not very serious problem?

1. Very serious	10.3
2. Moderately serious	11.1
3. Not very serious	5.4
4. Non-response	73.2

4c. What was the problem?

1. Insurance related problems (too high/do not honour pledges)	6.3
2. Vehicle related problems (faulty mechanically, needs costly repairs shortly after purchase)	10.9
3. Service oriented problems (service bad, costly, overcharging)	7.6
4. Dealers/salesmen related problems	2.5
5. Other/don't know	.2
6. Non-response	72.4

4d. What did you do about the problem?

	4d What do 1st	4f What do 2nd	4h What do 3rd
1. Changed insurance co. or motor company	2.9	1.2	.2
2. Abandoned the product	1.0	.6	.4
3. Took the brunt of it	2.1	1.2	.4
4. Consumer complained and demanded satisfaction	12.9	4.7	2.0
5. Consumer demanded and received satisfaction	4.1	1.0	.2
6. Consumer did nothing	3.7	5.4	2.5
7. Other	.6	.4	.1
8. Non-response	72.6	85.4	94.2

4e. Were you satisfied with the outcome?

	4e What do 1st	4g What do 2nd	4i What do 3rd
1. Yes	9.2	3.1	.7
2. No	16.7	7.1	5.0
3. Non-response	74.1	89.8	94.2

5a. Can you remember any situation where you have purchased, or used, clothing that you were not satisfied with?

1. Yes	37.0
2. No	59.8
3. Can't remember	1.7
4. Non-response	1.5

5b. Would you say that it was a very serious, moderately serious, or not very serious problem?

1. Very serious	4.7
2. Moderately serious	16.7
3. Not very serious	15.4
4. Non-response	63.3

5c. What was the problem?

1. Deficient quality of product	15.0
2. Poor, sloppy workmanship	17.4
3. Lack in consistency and variety or sizing	2.1
4. Other	2.5
5. Non-response	62.8

5d. What did you do about the problem?

	5d What do 1st	5f What do 2nd	5h What do 3rd
1. Nothing can be done	9.5	5.5	2.6
2. Compalined and demanded satisfaction/unsolved yet	4.9	.7	.4
3. Complained and received satisfaction	16.1	.4	---
4. Customer fixed or repaired himself	5.0	.5	---
5. Other	1.4	.9	.1
6. Non-response	63.0	91.8	96.8

5e. Were you satisfied with the outcome?

	5e What do 1st	5g What do 2nd	5i What do 3rd
1. Yes	23.2	1.6	.4
2. No	10.1	3.7	2.2
3. Non-response	66.6	94.7	97.4

6a. Can you remember any situation where you have been involved using health studios, record or magazine clubs, book clubs, food freezer plans, dance studios, etc. that you were not satisfied with?

1. Yes	19.9
2. No	79.6
3. Can't remember	.4
4. Non-response	.1

6b. Would you say that it was a very serious, moderately serious, or not very serious problem?

1. Very serious	4.2
2. Moderately serious	9.3
3. Not very serious	5.9
4. Non-response	80.6

6c. What was the problem?

1. Misrepresentation of conditions	5.7
2. Salesman too pushy, aggressive, too much pressure	1.1
3. Received unwanted products	3.8
4. Poor quality of product/service	5.3
5. Sloppy bookkeeping/confused accounts	3.1
6. Other/don't know	.9
7. Non-response	80.6

6d. What did you do about the problem?

	6d What do 1st	6f What do 2nd	6h What do 3rd
1. Complained and demanded satisfaction	5.8	2.1	.1
2. Complained and received satisfaction	3.1	.5	.1
3. Refused to be taken: returned/got rid of salesman/refused to pay	5.0	.9	.1
4. Nothing/futility	1.8	2.7	1.2
5. Abandoned product & firm	3.1	.9	.2
6. Customer took brunt of it	.6	.9	.5
7. Other/don't know	.4	.1	.2
8. Non-response	80.2	92.0	97.3

6e. Were you satisfied with the outcome?

	6e What do 1st	6g What do 2nd	6i What do 3rd
1. Yes	10.0	2.2	.6
2. No	8.8	3.3	2.1
3. Non-response	81.2	94.5	97.3

7a. Can you remember any situation where you have been involved with the purchase or use of mobile homes that you were not satisfied with?

1. Yes	2.3
2. No	95.6
3. Can't remember	---
4. Non-response	2.1

7b. Would you say that it was a very serious, moderately serious, or not very serious problem?

1. Very serious	1.0
2. Moderately serious	.7
3. Not very serious	.6
4. Non-response	97.7

7c. What was the problem?

1. Poor quality/workmanship	1.4
2. Maintenance problems	.5
3. Salesman/contract problems	.4
4. Other/don't know	.1
5. Non-response	97.7

7d. What did you do about the problem?

	7d What do 1st	7f What do 2nd	7h What do 3rd
1. Complained and demanded satisfaction/pending	.9	.1	.1
2. Compalined and received satisfaction/saw lawyer	.5	.1	.1
3. Abandoned and sold item	.2	.2	---
4. Repaired himself/billed Company	.4	---	---
5. Other/don't know	.2	---	.1
6. Non-response	97.7	99.1	99.6

7e. Were you satisfied with the outcome?

	7e What do 1st	7g What do 2nd	7i What do 3rd
1. Yes	.9	.1	.2
2. No	1.2	.5	.5
3. Non-response	97.9	99.4	99.3

8a. Can you remember any situation where you have been involved in the purchase or use of materials for home improvements or other building materials that you were not satisfied with?

1. Yes	11.7
2. No	86.2
3. Can't remember	.7
4. Non-response	1.4

8b. Would you say that it was a very serious, moderately serious or not very serious problem?

1. Very serious	3.6
2. Moderately serious	5.3
3. Not very serious	2.7
4. Non-response	88.5

8c. What was the problem?

1. Poor quality of lumber/damaged	4.8
2. Poor quality of other products	2.9
3. Faulty workmanship/poor service	2.3
4. Exorbitant cost/price increase	1.1
5. Other	.4
6. Non-response	88.5

8d. What did you do about the problem?

	8d What do 1st	8f What do 2nd	8h What do 3rd
1. Complained and rec'd no satisfaction/still pending	1.2	.7	.2
2. Complained and rec'd satisfaction	3.7	---	.1
3. Customer took brunt of it/paid or re-did himself	3.4	1.4	.5
4. Nothing/futility	2.3	2.0	.7
5. Other/don't know	.5	.1	---
6. Non-response	88.8	95.8	98.4

8e. Were you satisfied with the outcome?

	8e What do 1st	8g What do 2nd	8i What do 3rd
1. Yes	5.2	1.0	.1
2. No	6.0	2.2	1.4
3. Non-response	88.8	96.8	98.5

9a. Can you remember any situation where you have been involved in the purchase or use of furniture or home appliances, garden or shop tools (washer, dryers, toaster, TV stereo, tape recorders, pianos, lawn mower, etc.) that you were not satisfied with?

1. Yes	33.9
2. No	64.6
3. Can't remember	1.0
4. Non-response	.5

9b. Would you say that it was a very serious, moderately serious or not very serious problem?

1. Very serious	10.1
2. Moderately serious	15.2
3. Not very serious	8.1
4. Non-response	66.6

9c. What was the problem?

1. Deficient quality/poor material	29.2
2. Damaged in transit or delivery	1.6
3. Misrepresentation of goods	1.4
4. Other	2.0
5. Non-response	65.7

9d. What did you do about the problem?

	9d What do 1st	9f What do 2nd	9h What do 3rd
1. Complained and rec'd satisfaction	14.5	1.0	.7
2. Complained and didn't receive satisfaction	11.1	4.2	1.1
3. Customer took brunt of it	4.2	2.5	1.1
4. Nothing/futility	2.2	4.7	1.8
5. Other/don't know	2.3	1.6	.9
6. Non-response	65.7	86.0	94.3

9e. Were you satisfied with the outcome?

	9e What do 1st	9g What do 2nd	9i What do 3rd
1. Yes	16.7	2.0	
2. No	15.0	7.0	
3. Non-response	68.3	90.9	

10a. Can you remember any situation where you have been involved in a house purchase that you were not satisfied with?

1. Yes	6.9
2. No	91.3
3. Can't remember	--
4. Non-response	1.8

10b. Would you say that it was a very serious, moderately serious, or not very serious problem?

1. Very serious	3.3
2. Moderately serious	2.5
3. Not very serious	1.2
4. Non-response	93.0

10c. What was the problem?

1. House problems/faulty construction/ workmanship/sloppy finish/ fixtures don't work	2.9
2. Occupancy, moving in related problems/house not ready on time	1.0
3. Real estate problems/over charged	2.0
4. Information problems/lack of information on house purchase	.4
5. Mortgage problems: takes too long to obtain, lawyers too slow	.5
6. Other/don't know	.4
7. Non-response	92.8

10d. What did you do about the problem?

	10d What do 1st	10f What do 2nd	10h What do 3rd
1. Complained and demanded satisfaction/pending	2.1	1.1	.2
2. Complained and rec'd satisfaction	.7	.1	--
3. Legal action	.7	.4	--
4. Customer took brunt	.5	.4	.1
5. Abandoned/sold home	.6	--	.1
6. Nothing/futility	2.1	1.6	.4
7. Other	.2	.1	.1
	92.9	96.3	98.9

10e. Were you satisfied with the outcome?

	10e What do 1st	10g What do 2nd	10i What do 3rd
1. Yes	2.6	.7	.2
2. No	3.6	1.5	.7
3. Non-response	93.9	97.8	99.0

11a. Can you remember any situation where you have been involved in the purchase of insurance (car, house, life, etc.) that you were not satisfied with?

1. Yes	13.0
2. No	85.0
3. Can't remember	.5
4. Non-response	1.5

11b. Would you say that it was a very serious, moderately serious or not very serious problem?

1. Very serious	4.8
2. Moderately serious	5.7
3. Not very serious	2.3
4. Non-response	87.2

11c. What was the problem?

1. Insurance too expensive	5.0
2. Misrepresentation	4.8
3. Bookkeeping problem/long delays on payments/bad service	1.2
4. Difficulties in obtaining insurance especially for young	.2
5. Other/don't know	1.7
6. Non-response	87.0

11d. What did you do about the problem?

	11d What do 1st	11f What do 2nd	11h What do 3rd
1. Complained and demanded satisfaction/unresolved	2.0	.7	.5
2. Complained and rec'd satisfaction	1.0	---	---
3. Cancelled policy/changed insurance company	4.4	.6	.1
4. Nothing/futility	2.1	1.6	.7
5. Negative on insurance/ will never buy again	.6	.2	--
6. Took brunt of it	.9	.2	.1
7. Other	1.7	1.0	.2
8. Non-response	87.2	95.2	98.3

11e. Were you satisfied with the outcome?

	11e What do 1st	11g What do 2nd	11i What do 3rd
1. Yes	5.4	.9	.2
2. No	6.5	.9	.2
3. Non-response	87.8	96.8	98.0

12a. Can you remember any situation where you have been involved with the use of professional services (doctors, lawyers, architects, accountants, dentists, chiropractors, veterinarians, funeral homes, etc.) that you were not satisfied with?

1. Yes	19.5
2. No	77.6
3. Can't remember	.5
4. Non-response	2.3

12b. Would you say that it was a very serious, moderately serious, or not very serious problem?

1. Very serious	7.6
2. Moderately serious	8.7
3. Not very serious	3.6
4. Non-response	80.1

12c. What was the problem?

1. Doctors-unsatisfactory medical treatment/service/vets	11.2
2. Dentists-unsatisfactory/price	3.6
3. Legal profession-unsatisfactory price	3.6
4. Funeral homes	.6
5. Real estate/architects	.5
6. Accountants	.2
7. Other	.2
8. Non-response	80.1

12d. What did you do about the problem?

	12d What do 1st	12f What do 2nd	12h What do 3rd
1. Changed professional	6.9	1.1	.5
2. Consumer took brunt	2.7	.7	.1
3. Complained & demanded satisfaction/unresolved	2.9	.9	.4
4. Complained & rec'd satisfaction	1.8	.5	---
5. Abandoned case	.5	.5	---
6. Nothing/futility	4.5	2.7	1.7
7. Other	.1	.2	---
8. Non-response	81.8	93.4	97.3

12e. Were you satisfied with the outcome?

	12e What do 1st	12g What do 2nd	12i What do 3rd
1. Yes	9.2	1.5	.1
2. No	9.0	3.7	2.8
3. Non-response	81.8	94.8	97.1

13a. Can you remember any other situation where you have purchased some goods or services that you were not satisfied with?

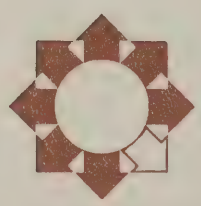
1. Yes	20.8
2. No	75.4
3. Can't remember	2.0
4. Non-response	1.8

13b. Would you say that it was a very serious, moderately serious or not very serious problem?

1. Very serious	5.7
2. Moderately serious	10.9
3. Not very serious	4.3
4. Non-response	79.1

13c. What was the problem?

1. Inferior quality of product/ faulty merchandise	11.1
2. Bad customer service	6.9
3. Bookkeeping problems/account hassle	1.2
4. Other	1.6
5. Non-response	79.2

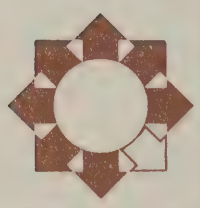


13d. What did you do about the problem?

	13d What do 1st	13f What do 2nd	13h What do 3rd
1. Complained and demanded satisfaction	6.1	3.4	1.7
2. Complained and rec'd satisfaction	7.5	.7	.4
3. Customer took brunt	2.1	.5	---
4. Nothing/futility	4.3	2.8	1.1
5. Other	.9	.5	.6
6. Non-response	79.1	92.0	96.2

13e. Were you satisfied with the outcome?

	13e What do 1st	13g What do 2nd	13i What do 3rd
1. Yes	8.1	1.5	.5
2. No	9.6	4.4	2.6
3. Non-response	82.3	94.1	96.9



14a. Let's assume that you and your family were about to purchase a 15 to 40 year old house, and that you had chosen the house that you wanted, and received mortgage approval from some financial institution. With respect to the purchase of this house, what would be your next step?

1. Check condition of home	12.9
2. Check surroundings for schools, etc.	.5
3. Seek legal help and advice	36.1
4. Make sure home has clear title/no outstanding mortgages	9.5
5. Have home appraised	2.2
6. Negative on old house	2.1
7. Get insurance	2.5
8. Size up remodelling cost	3.7
9. Nothing/just move in and pay for it	6.9
10. Don't know/other	22.7
11. Non-response	.7

14b. What procedures would you normally undertake as precautions?

	1st	2nd	3rd	4th	5th	6th
1. Check condition of home	17.1	12.2	7.0	4.7	2.9	1.0
2. Check surroundings for school etc.	1.5	2.8	2.3	1.8	1.2	.5
3. Seek legal help and advice	28.6	6.8	2.9	5.9	1.2	.5
4. Make sure home has clear title	16.2	8.7	2.1	3.2	1.0	.4
5. Have home appraised	2.1	2.0	2.1	.5	.1	--
6. Negative on old home	.5	.2	.1	--	--	--
7. Get insurance	2.8	2.5	1.6	1.1	--	.1
8. Size up cost of remodelling	1.1	1.2	.4	.6	.4	--
9. Nothing	.1	.2	.1	--	--	--
10. Don't know	16.7	10.0	5.2	17.6	2.0	1.2
11. Non-response	12.8	53.1	77.4	74.6	90.9	96.3

15. Now, let's assume that you were in the process of buying a life insurance policy, and had been approached by a salesman who you did not know but seemed to have a pretty good service. With respect to the purchase of this insurance policy, what would be your next step?

	Normal Precautions				Probe		
1. Check on salesman and his company	45.8	27.3	8.8	.9	3.3	.7	--
2. Check content & cost of insurance	14.0	19.7	8.8	1.6	5.4	1.4	--
3. Contact BBB, Dept. of Cons. Affairs	9.8	14.0	6.5	1.0	2.7	.4	.1
4. Negative on life insurance	6.6	1.4	.1	---	.4	---	--
5. Other/don't know	21.1	13.3	7.9	1.8	4.5	2.2	.1
6. Non-response	2.6	24.4	67.7	74.5	83.5	95.3	99.8

15c. Who are some of the agencies or people that you might contact?

	1st Res	2nd Res	3rd Res
1. Dept. of Consumer Affairs/MLA Government agency	4.4	3.7	1.4
2. Better Business Bureau	27.0	6.4	1.1
3. Chamber of Commerce	1.1	.2	----
4. Lawyer or law firm	4.1	2.9	.6
5. Insurance company or agent	19.0	11.2	3.2
6. Knowledgeable person	4.8	3.4	1.6
7. Bank/credit bureau/library	4.2	3.6	1.0
8. Other/don't know	27.0	64.5	88.7

16a. We have mentioned a number of areas where you or your family may have problems. Generally speaking, what can you do as consumers to solve problems which affect you?

	1st Res	2nd Res	3rd Res
1. Complain to Dept. of Consumer Affairs	8.8	5.4	3.1
2. Complain to company	31.3	12.9	3.4
3. BBB	8.8	7.5	2.2
4. More attention to what is bought	18.3	12.3	5.4
5. Negative on easy credit	.7	.9	.1
6. Consumer organization	5.3	5.2	2.0
7. Contact Consumer Protection Branch	.6	.9	.7
8. Lack of information on consumer protection	1.6	.6	---
9. Futility/nothing can be done	5.2	1.2	.2
10. Other/don't know	17.8	13.9	8.7
11. Non-response	1.5	39.2	74.1

16b. What is the provincial government presently doing about consumer problems?

1. The work of the Minister of the Dept. of Consumer Affairs	12.8	1.6
2. Sponsors/encourages consumer groups	4.7	1.0
3. Research/pass legislation to protect	4.1	1.0
4. Exposes abuse, publicises	7.4	3.4
5. Not doing much	27.1	.9
6. Don't know/haven't heard	37.3	.5
7. Other	5.7	2.0
8. Non-response	.7	89.6

16c. What about the federal government, what is it doing about consumer problems?

	1st Res	2nd Res
1. The work of the Minister/ Dept. of Consumer Affairs	11.3	1.0
2. Sponsors/encourages cons. groups	4.3	.6
3. Research/pass legislation to protect	10.2	4.1
4. Exposes abuse, publicises	10.2	3.9
5. Not doing much	28.3	.9
6. Don't know/haven't heard	26.9	.7
7. Other	7.5	2.1
8. Non-response	1.0	86.5

16d. What is the business community presently doing to help consumers solve their problems?

1. BBB	5.8	.6
2. By doing better job honoring warranty, etc.	14.7	.9
3. Negative on business	4.5	.4
4. Not doing anything	36.0	1.0
5. Media/publicity	1.5	.5
6. Work through prof. associations - Board of Trade	3.3	1.0
7. Other/don't know	32.1	.1
8. Non-response	2.0	95.5

17a. What do you think would be the best way for government to communicate information about consumer problems?

1. Media	49.0	6.0
2. Publicize	21.7	10.3
3. Research/surveys	2.0	.2
4. MP/MLA	4.2	.7
5. Community meetings/work	2.9	.4
6. Invite ind. complaints	4.8	.7
7. Other	14.0	.5
8. Non-response	1.2	81.0

Here is a list of possible ways in which government could provide you with information about consumer problems. Please look at the list for a moment and then I will ask you to rate each of these items on the feeling thermometer. If you think radio advertising is the best way to reach people like yourself you would rate it very high, say a 90 or 100. If you think it is very poor you would rate it very low, say a 10 or 20.

		10	20	30	40	50	60	70	80	90	100	D.K.
17b.	Consumer Advisors	13.1	8.0	5.5	5.0	10.9	6.1	9.1	11.3	8.8	15.8	5.4
17c	Television	3.1	2.6	3.4	2.6	9.5	6.5	8.4	14.4	23.2	24.9	.7
17d	Radio	4.4	5.0	5.4	6.1	14.3	10.4	12.9	16.3	11.8	11.7	.7
17e	Daily Newspapers	6.1	4.7	5.5	4.8	9.8	10.2	12.8	18.7	11.9	12.8	1.4
17f	Weekly Newspaper	12.7	7.6	6.1	7.2	13.8	8.8	12.2	9.2	6.6	7.4	6.1
17g	Pamphlets mailed to your home	24.9	9.8	9.1	6.8	7.7	5.8	5.5	6.9	7.6	13.0	1.2
17h	Telephone system whereby consumers questions could be answered	11.4	4.1	4.3	3.9	8.0	7.1	7.5	10.2	13.4	28.4	.5

18a. What is your occupation?

1. Professional
2. Managers
3. Sales/Clerical
4. Crafts-Skilled/Unskilled
5. Service
6. Housewife
7. Retired
8. Student

18b. What is your spouse's occupation?

1. Professional
2. Managers
3. Sales/Clerical
4. Crafts-Skilled/Unskilled
5. Service
6. Housewife
7. Retired
8. Student

19a. Do you rent or own your present residence?

1. Own	21.5
2. Rent	76.2
3. Non-response	2.2

20a. What is the highest grade of formal education you have completed?

1. Some high school or less	47.8
2. High school grad	23.5
3. Technical school or some university	16.1
4. University grad	9.6
5. Other (SPECIFY)_____	2.8
6. Refused	.1

20b. What is the highest grade of formal education your husband/wife has completed?

1. Some high school or less	38.3
2. High school grad	19.7
3. Technical school or some university	12.9
4. University grad	8.5
5. Other (SPECIFY)_____	2.6
6. Refused	.4
7. Non-response	17.7

21. Please indicate which age category you fall into:

1. 18-24 years	12.7
2. 25-34 years	23.1
3. 35-49 years	27.0
4. 50-64 years	21.4
5. 65 years or older	15.6
6. Non-response	.2

22. Is the income for yourself and your family for one year:

1. Less than $6,000	21.0
2. Between 6 and $10,000	20.6
3. Between 10 and $18,000	28.9
4. Over $18,000	15.2
5. Refused	6.3
6. Don't know	6.6
7. Non-response	1.4

23. What is your marital status:

1. Married	81.2
2. Single	9.1
3. Divorced, widowed, separated, etc.	9.3
4. Non-response	.3

24. Location of residence:

1. Urban center	60.8
2. Small town	19.5
3. Rural	19.0
4. Non-response	.6

25. Sex:

1. Male	50.7
2. Female	49.1
3. Non-response	.1

26. Would you be willing to be interviewed at a later date?

1. Yes	73.5
2. No	18.7
3. Refused	7.8

27. Name of town or city:

1. Northern	11.4
2. Central/west	7.5
3. Central/east	10.0
4. South west	4.2
5. South east	5.4
6. Edmonton	28.0
7. Calgary	26.2
8. Small cities	7.4

3.0

ANALYSIS

3.1 COMPARATIVE CONSUMER CONCERNS

3.1.1 FREQUENCY (Factor A)

A major part of the interview schedule consisted of asking respondents if they could remember any situation, in a specified area of consumer activity, that they were not satisfied with. If the answer was affirmative, the respondent was asked to rate the problem in terms of its seriousness (very serious, moderately serious, not very serious). He/she was then asked to describe what the problem was, what he/she did about the problem, and whether he/she was satisfied with the outcome. Thus, the same set of five questions with probing follow-ups was asked concerning 13 areas of consumer activity: 1) credit cards and loans, 2) apartment rentals and tenant-landlord relationship, 3) moving and storage services, 4) motor vehicle purchasing, repairs or insurance, 5) purchase or use of clothing, 6) health/dance studios, book/magazine/freezer plans, 7) purchase or use of mobile homes, 8) purchase or use of building or home improvement materials, 9) furniture and home appliances, including garden and shop tools, 10) house purchase, 11) insurance (car, house, life, etc.), 12) professional services

(doctors, lawyers, architects, veterinarians, funeral homes, etc.), and 13) other goods and services.

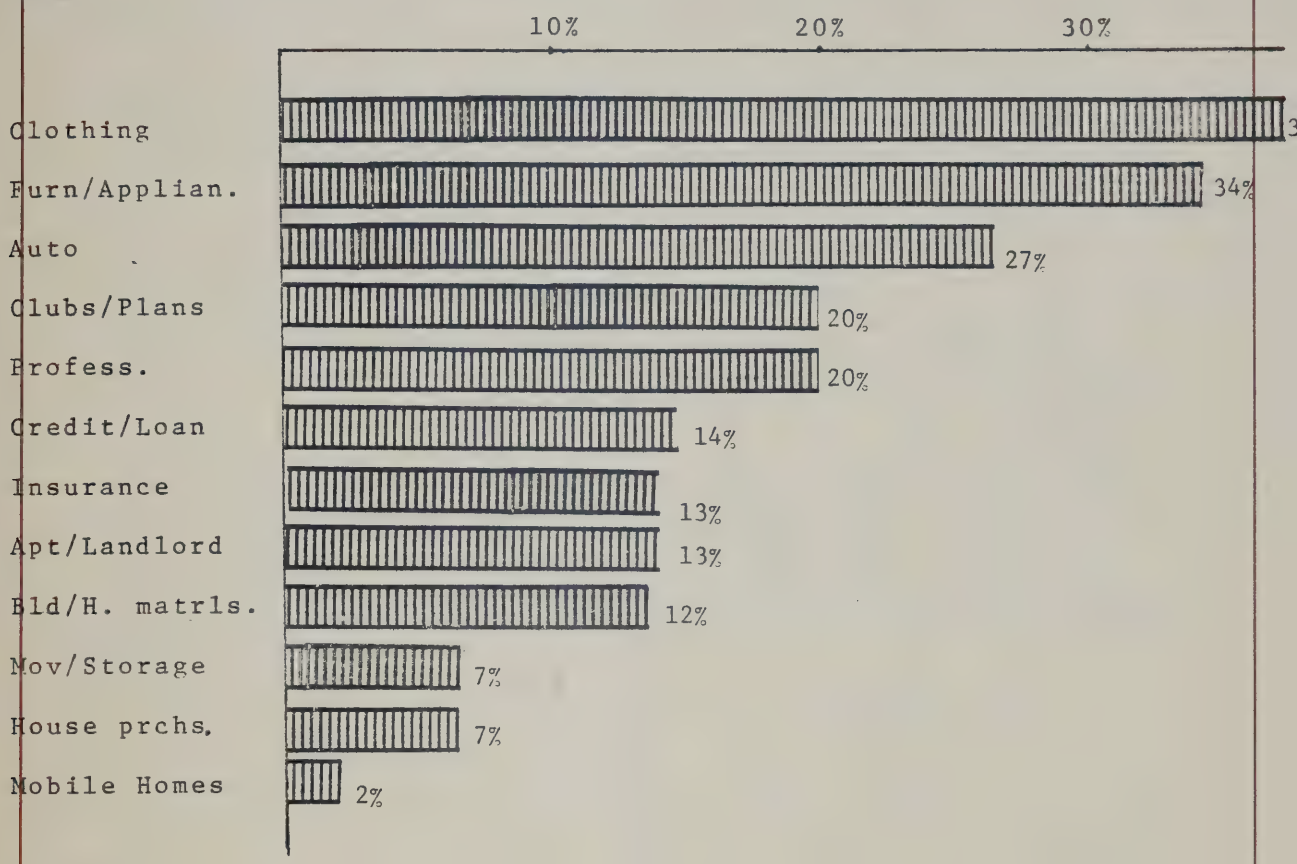
The percentage of respondents reporting a problem within each of the first 12 areas of consumer activities is presented below:

Table 3.1.1.1	% of affirmative answers	RANK
Credit cards/Loans	14%	6
Apartments/Landlord-tenant	13%	8
Moving/Storage	7%	10
Motor veh. purchase/maintn	27%	3
Clothing	37%	1
Clubs/Plans/Studios	20%	4
Mobile Homes	2%	12
Building/Home imprv. matrls	12%	9
Furniture/Home appliances	34%	2
House purchase	7%	11
Insurances	13%	7
Professional services	20%	5

Thus, clothing and furniture/home appliances are most frequently mentioned as areas which cause consumer dissatisfaction.

FREQUENCY OF CONSUMER PROBLEMS IN RANKING ORDER

Chart 3.1.1.1



The tables below show the frequency of responses among the different demographic sub-groups. The numbers refer to the percentage of respondents who gave a YES answer.

Table 3.1.1.2

FREQUENCY IN PERCENTAGES BY:

		OCCUPATION							EDUCATION			
	Aggregate	Professionals	Managers	Sales/clerical	Skilled/unskld	Service	Housewife	Retired	Students	Some hi school	High school grad	Some university	University grad
Cred/loans	14	33	19	17	20	13	9	9	10	9	14	21	13
Apt/landld	13	23	6	20	21	5	13	2	19	11	12	16	23
Mov/Stor	7	28	3	13	6	5	5	3	0	4	6	9	22
Motor veh	27	41	31	31	42	32	22	11	26	22	30	32	40
Clothing	37	35	33	42	33	31	48	15	48	33	36	48	40
Clubs/plans	20	26	11	29	28	21	18	13	10	17	21	22	28
Mobile Homes	2	0	0	3	2	2	4	1	0	3	3	1	3
Bldg/improv	12	11	14	15	13	14	11	11	10	12	12	9	14
Furn/Appl	34	40	42	44	42	28	36	19	22	30	31	47	40
House pur.	7	15	24	7	8	4	7	2	0	6	7	10	11
Insurance	13	24	17	16	23	14	9	10	3	11	12	19	21
Profess.	20	21	29	23	25	18	20	13	17	20	15	30	15
% of total in each population sub-group		7	5	9	13	15	37	12	4	49	24	17	10

Table 3.1.1.3

	FREQUENCY IN PERCENTAGES BY: AGE					SEX		
	18-24	25-34	35-49	50-64	65 +	Male	Female	Aggregate
Credit/Loans	11	26	11	11	6	16	12	14
Apt/Landlord	22	25	10	5	2	13	14	13
Moving/Storage	4	12	8	7	2	7	8	7
Motor veh/mtnce	30	30	33	28	8	32	22	27
Clothing	43	47	48	32	12	30	45	37
Clubs/Plans	23	25	19	20	10	20	19	20
Mobile Homes	5	6	1	0	1	2	3	2
Bldg/hme improv	6	12	16	12	9	13	10	12
Furn/hme app.	31	38	43	35	15	33	35	34
House purchase	7	10	7	8	2	7	7	7
Insurance	8	18	17	12	6	17	9	13
Profess.	23	22	21	23	11	21	19	20
% of total in each population sub-group	13	23	27	21	16	51	49	

Table 3.1.1.4

FREQUENCY IN PERCENTAGES BY:

REGION

	North	Central west	Central east	South west	South east	Edmonton	Calgary	Small cities	Aggregate
Credit/Loans	17	10	4	29	7	14	17	10	14
Apt./Landlord	13	10	6	6	9	16	16	10	13
Moving/Storage	5	0	4	12	2	6	14	5	7
Motor veh/mtnce	26	31	22	27	32	23	34	19	27
Clothing	49	36	39	35	40	36	38	19	37
Clubs/Plans	27	15	20	27	21	18	17	32	20
Mobile Homes	3	2	9	6	2	1	1	2	2
Bldg. mtls.	7	12	13	12	16	12	13	9	12
Home app./fur	42	33	30	27	41	31	36	35	34
House pur.	7	8	0	9	0	9	8	7	7
Insurance	17	7	10	18	9	15	15	5	13
Profess.	29	19	25	30	16	13	22	18	20
% of total in each population sub-group	11	8	10	4	5	28	26	7	

As the above tables demonstrate, there are considerable differences among the different population sub-groups with respect to frequency of the problem. These tables summarize 60 cross-tabulations found in the Data Source Book and are enclosed to show which sub-groups have great differences with respect to the frequency of the various problems analyzed.

For example, it is noted that professionals have a higher frequency of problems when compared with the overall population with credit, apartment and landlord transactions, moving and storage, motor vehicle transactions, clubs and plans (record clubs, etc.) furniture and home appliances, house purchase, and insurance. As the professionals only account for less than 10 percent of the population, this may not be an alarming item. The largest occupation sub-group is housewives, specifically broken out here as a separate group due to their distinctive consumer activities. For example, housewives are considerably more likely to have problems with clothing than are those in any other population sub-group except students. An examination of the cross-tabulation of frequency of problem by sex reinforces

this belief.

As it was not the objective of this study to make an in-depth detailed examination of all areas, but rather to generate comparative and relevant information for purposes of establishing and maintaining a communications program. These summaries represent the highlights of the data, and a more in-depth analysis of the tables can be made by the Department depending upon priorities within the organization.

3.1.2 SERIOUSNESS (Factor B)

In addition to establishing priorities of important consumer concerns according to the frequency of mention, it is possible to establish priorities according to the degree of seriousness of the problem, as diagnosed by the respondent.

This factor is significant, as the following item illustrates: while consumers most frequently report problems in the area of clothing purchases, they consider these problems to be the least serious. Although the frequency of problems with moving and storage, and with house purchases was low, they were viewed by those experiencing those problems to be the most serious. A similar pattern existed in the areas of insurance, professional services, and automotive purchases. Thus, the particular target group who has the problem may or may not rate the problem as very serious. In this event, it is important to categorize the seriousness of the problem for each item as follows:

Table 3.1.2.1

	Very Ser.	RANK	Mod. Ser.	Not Very Ser.	MEAN	RANK
Credit cards/Loans	27	(9)	45	28	2.01	9
Apt./Landlord-ten	23	(10)	52	25	2.02	10
Moving/Storage	49	(1)	24	27	1.78	2
Auto purchase/mtnce	28	(*5)	41	20	1.82	5
Clothing	13	(12)	45	42	2.29	12
Clubs/Plans/Studios	22	(11)	48	30	2.09	11
Mobile Homes	43	(3)	30	26	1.84	6
Bldg/home materials	31	(7)	46	23	1.93	7
Fur/home app.	30	(8)	45	24	1.94	8
House purchase	47	(2)	36	17	1.70	1
Insurances	38	(*5)	45	18	1.81	4
Professional serv.	38	(*5)	44	18	1.80	3

As can be seen above, moving/storage problems, house purchase problems and mobile home problems are most likely to be rated as very serious.

The tables below show the seriousness rating of the 12 consumer activity areas among the different demographic sub-groups. The numbers in the cells represent the MEAN for each demographic sub-group regarding the 12 consumer activity areas. Since respondents were asked to rate each problem as very serious (which had the value of 1), moderately serious (value 2), or not very serious (value 3), the lower the MEAN the more serious the problem. And thus on the aggregate, the mean value for house purchase was 1.70, indicating that by and large problems related to house purchase are likely to be considered rather serious, while the mean value for the purchase and use of clothing was 2.27, indicating that by and large clothing problems are likely to be considered not very serious. By scanning the cells horizontally it is possible to see how the various demographic sub-groups rated the seriousness of problems in the 12 consumer activity areas. A vertical examination compares the relative seriousness of the different items under examination.

SERIOUSNESS BY:

Table 3.1.2.2

	OCCUPATION								
	Aggr.	Prof.	Mgr.	Sal/cler	Craft/sk unskilled	Serv.	Housewife	Retired	Student
Credit/Loans	2.01	2.33	1.29	1.92	1.80	1.86	2.22	2.25	1.67
Apt/Landlord	2.02	2.25	2.50	2.00	2.05	2.00	1.88	2.67	2.00
Mov/Storage	1.78	2.00	3.00	2.11	1.83	1.67	1.44	1.33	----
Auto pur/mtnce	1.82	1.96	1.55	1.95	1.79	1.86	1.76	1.67	1.88
Clothing	2.29	2.11	2.50	2.07	2.48	2.31	2.29	2.38	2.27
Clubs/Plans	2.09	2.36	2.25	1.78	1.86	2.16	2.17	2.00	2.67
Mobile Homes	1.84	----	----	2.00	1.00	2.50	1.92	1.00	----
Bldg. matrl	1.93	1.83	2.20	1.80	1.92	1.81	2.00	1.80	2.33
Fur/home app	1.94	2.05	1.57	2.00	1.90	1.97	1.88	2.56	1.57
House pur.	1.70	2.00	1.62	1.60	1.56	1.80	1.63	2.00	----
Insurance	1.81	1.73	2.14	1.80	1.67	1.94	1.81	1.88	----
Professional	1.80	2.00	1.60	1.67	1.73	1.95	1.75	2.08	1.83

NOTE: In some cases, the number of respondents in each category is very small, thus making the data tenuous under certain circumstances. For example, the number of respondents found with problems with respect to moving and storage, mobile homes, and others where the frequency of problems was very small tends to make the data less accurate. An examination of the specific cross-tabulations will allow the qualified reader to determine where cell frequencies violate statistical assumptions necessary to validate the data.

Table 3.1.2.3

SERIOUSNESS BY:	Aggr	EDUCATION: Some hi sc.	Hi school grad	Tech-some univ.	Univ. Grad.
Credit/Loan	2.01	1.94	2.07	1.89	2.44
Apt/lndlord	2.02	1.98	2.00	2.05	2.06
Moving/Sto.	1.78	1.62	1.67	1.83	2.12
Auto pur.	1.82	1.93	1.68	1.60	2.03
Clothing	2.29	2.28	2.42	2.30	2.06
Clubs/Plans	2.09	2.09	1.97	2.10	2.18
Mobile Hm	1.84	1.64	2.20	3.00	1.50
Bldg.	1.93	2.05	1.78	1.83	1.91
Furniture	1.94	2.01	1.84	1.97	1.80
House	1.70	1.76	1.38	1.69	2.12
Insurance	1.81	1.78	1.81	1.84	1.93
Profess.	1.80	1.78	1.60	1.97	1.75

Table 3.1.2.4

SERIOUSNESS BY:

		AGE					SEX	
	Aggr.	18-24	25-34	35-49	50-64	65 +	Male	Female
Credit/Lo.	2.01	1.82	2.04	1.84	2.05	2.43	1.98	2.04
Apt/land.	2.02	1.87	2.14	2.04	1.89	1.33	2.13	1.91
Moving/St	1.78	2.00	1.83	1.78	1.67	1.50	2.11	1.52
Auto pur.	1.82	1.90	1.79	1.85	1.71	1.78	1.83	1.78
Clothing	2.29	2.30	2.23	2.28	2.31	2.60	2.28	2.29
Clubs	2.09	2.25	2.02	2.02	2.09	2.25	2.04	2.13
Mob. Hme	1.84	1.80	2.00	1.50	----	1.00	1.67	1.92
Bldg.	1.93	2.17	1.87	2.00	1.71	2.09	2.02	1.80
Furn.	1.94	1.79	1.72	1.98	2.03	2.53	1.93	1.94
House	1.70	1.75	1.50	2.00	1.58	2.00	1.74	1.65
Insurance	1.81	1.70	1.78	1.83	1.84	1.86	1.82	1.78
Profess.	1.80	1.74	1.80	1.69	1.90	1.92	1.85	1.73

Table 3.1.2.5

SERIOUSNESS BY:

LOCATION

	Aggregate	Northern	Central west	Central east	South west	South east	Edmonton	Calgary	Small cities
Credit/Loan	2.01	1.73	2.17	2.33	1.80	1.67	2.16	1.97	2.33
Apt/landlord	2.02	2.08	1.83	1.80	2.00	2.00	2.05	2.03	2.00
Mov/Stor	1.78	1.80	----	2.00	1.75	1.00	2.14	1.69	1.33
Auto pur/mt	1.82	1.74	1.84	1.94	2.00	1.93	1.85	1.72	1.92
Clothing	2.29	2.27	2.32	2.29	2.50	2.06	2.37	2.18	2.45
Clubs	2.09	1.92	2.22	2.37	2.44	2.00	2.15	1.74	2.39
Mob. Hme	1.84	2.00	1.00	1.57	1.50	1.00	3.00	2.67	2.00
Bldg.	1.93	1.17	2.57	2.00	2.25	1.50	2.04	1.79	2.20
Furn.	1.94	2.10	1.89	2.33	2.00	1.72	1.93	1.73	2.19
House	1.70	2.00	1.80	----	1.33	----	1.55	1.72	2.00
Insurance	1.81	2.06	1.00	2.10	1.50	2.33	1.79	1.73	1.33
Profess.	1.80	2.00	2.00	1.60	1.78	1.71	1.89	1.60	2.20

3.1.3 FUTILITY (Factor C)

By analyzing each of the issues concerned for responses which indicated the consumer could do little or nothing about them, and was for the most part a victim of the situation with little recourse (either perceived or real) a relative comparison of the issues with the respect to futility is established.

This factor is determined by examining the question "What did you do about the problem"? which was a follow-up question given to those who indicated that they had had such a problem for each of the 12 items presented. When the respondent indicated that he could do nothing or had complained and received no satisfaction or had fixed the item himself, this was considered to be a futile attempt in the sense that there was no satisfaction coming from the vendor of the goods or services provided.

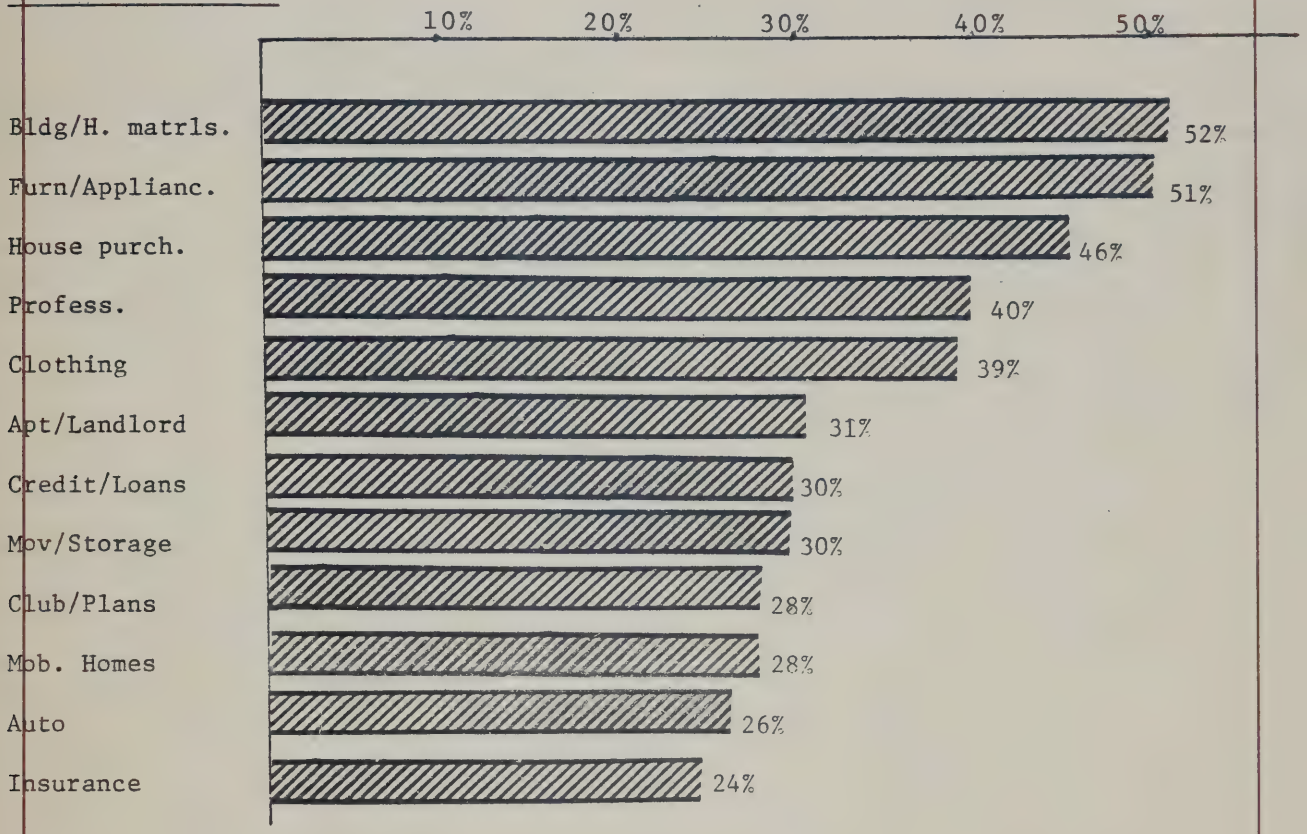
Those response categories in brackets on the following chart indicate which responses were construed to represent futile activities, or activities which the respondents tried to use to solve their problem and encountered an either unsatisfactory or inconclusive result. The percentage number after brackets stands for respondents who gave the particular responses to the question. The ranking order shows the degree of futility, from Building/Home materials which is most likely to leave the consumer helpless, to Insurance which is the least likely to produce situations in which the consumer has to take the brunt of the problem.

Table 3.1.3.1

	No. futile	% Futile	RANK
Credit cards/Loans	(3) 2% (5) 14% (6) 14%	30%	(7.5)
Apt./Landlord	(1) 2% (4) 14% (5) 15%	31%	(6)
Mov/Storage	(3) 25% (4) 5%	30%	(7.5)
Auto pur/mtnce	(2) 4% (3) 8% (6) 14%	26%	(11)
Clothing	(1) 25% (4) 14%	39%	(5)
Clubs/Plans	(4) 9% (5) 16% (6) 3%	28%	(9.5)
Mobile Homes	(3) 11% (4) 17%	28%	(9.5)
Bldg/home matr.	(3) 31% (4) 21%	52%	(1)
Furn/appliances	(2) 32% (3) 12% (4) 7%	51%	(2)
House purchase	(4) 7% (5) 9% (6) 30%	46%	(3)
Insurances	(4) 17% (6) 7%	24%	(12)
Profess. serv.	(2) 14% (5) 3% (6) 23%	40%	(4)

FUTILITY OF INTERVENTION IN RANKING ORDER

Chart 3.1.3.1



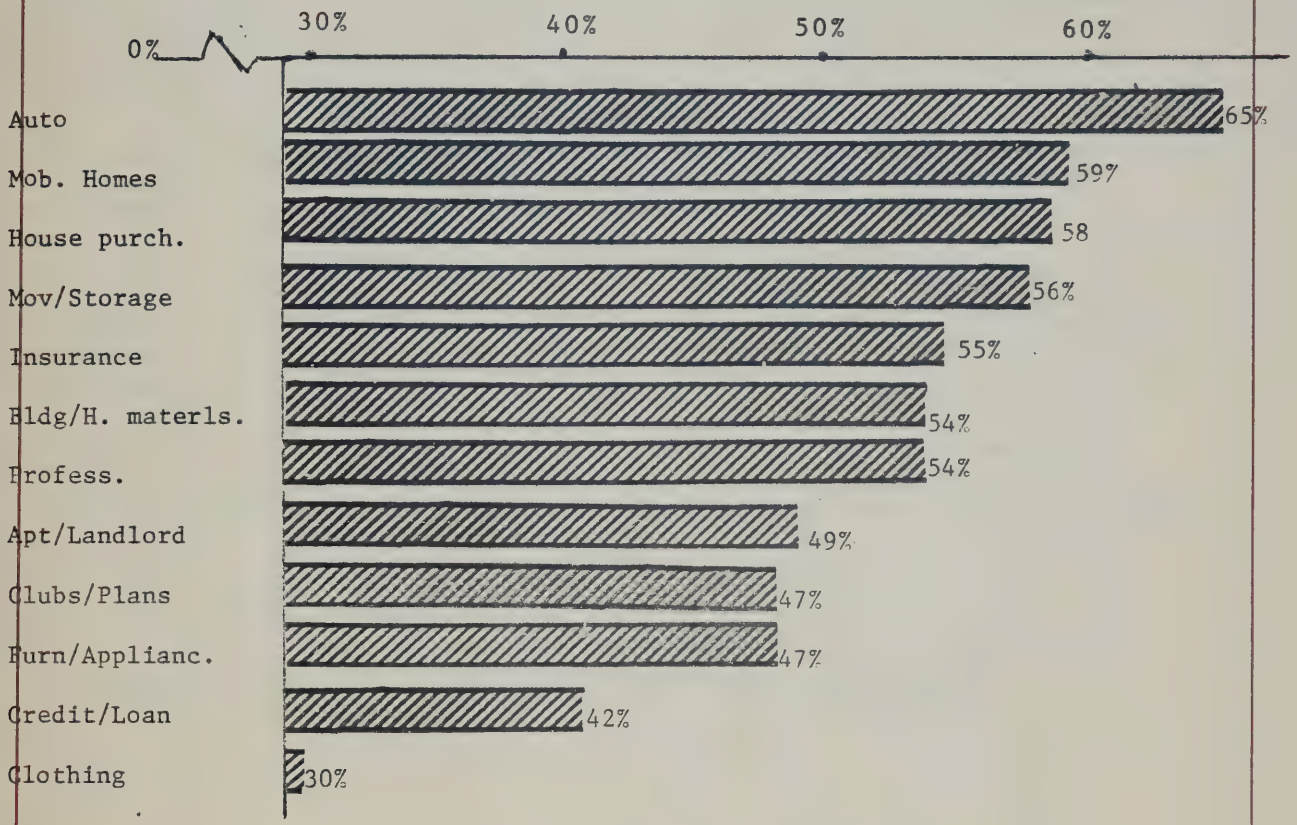
3.1.4 SATISFACTORY OUTCOME (Factor D)

Of those who had a problem, and did something about it, the question was asked whether or not the outcome was satisfactory. The comparative responses are listed below, showing the percent of those unsatisfied.

Table 3.1.4.1	% Dissatisfied	RANK
Credit cards/Loans	42	(11)
Apt/Landlord-tenant	49	(8)
Moving/Storage	56	(4)
Auto purch/maintenance	65	(1)
Clothing	30	(12)
Clubs/Plans/Studios	47	(9.5)
Mobile Homes	59	(2)
Building/Home materials	54	(6.5)
Furniture/Appliances	47	(9.5)
House Purchase	58	(3)
Insurances	55	(5)
Professionals	54	(6.5)

DISSATISFACTION WITH THE OUTCOME OF INTERVENTION IN RANKING ORDER

Chart 3.1.4.1



As the above table indicates, the degree of dissatisfaction varies considerably with the different items examined, but problems with motor vehicles, mobile homes and other houses produced the largest numbers of dissatisfied customers.

Population sub-groups are examined in the tables below. The numbers in the cells refer to the percentage of respondents who said that they were dissatisfied with the outcome of their intervention, according to the degree of seriousness they assigned to the problem, and education, age, and sex. By scanning the cells horizontally it is possible to see the differences in the numbers of dissatisfied respondents among the various demographic sub-groups.

FREQUENCY OF DISSATISFACTION

Table 3.1.4.2

	Aggr.	BY DEGREE OF SERIOUSNESS: V. Serious	Mod. Ser.	Not V. Ser.	BY EDUCATION: Some hi sch.	H. Sch. grad	Tech.Some U.	U. Grad
Credit/Loans	42	55	43	27	41	52	44	33
Apt/Landlord	49	63	43	44	51	55	46	35
Moving/Storage	56	65	47	50	43	55	58	59
Motor veh/mtnce	65	76	63	45	68	69	63	49
Clothing	30	46	37	18	34	25	31	30
Clubs/Plans	47	58	44	46	49	60	37	29
Mobile Homes	59	63	--	20	60	80	--	--
Bldg. mtls.	54	61	55	37	60	57	50	42
Home app/furn.	47	65	44	32	58	41	46	24
House pur.	58	60	64	50	65	73	36	44
Insurance	55	74	55	22	54	59	62	33
Professional	54	57	49	42	51	46	47	44

Table 3.1.4.3

FREQUENCY OF DISSATISFACTION

		AGE					SEX	
	Aggr.	18-24	25-34	35-49	50-64	65 +	Male	Female
Credit/Loans	42	70	30	48	47	43	37	48
Apt/Landlord	49	59	44	43	50	100	45	52
Moving/Storage	56	33	58	59	46	100	58	55
Motor veh/mtnce	65	71	55	68	71	33	65	65
Clothing	30	36	25	32	33	21	31	30
Clubs/Plans	47	64	50	45	41	25	56	38
Mobile Homes	59	80	50	100	--	--	40	67
Bldg. mtls.	54	40	62	55	43	64	52	56
Home app/furn.	47	61	52	39	49	44	43	52
House pur.	58	43	55	80	55	50	64	50
Insurance	55	80	53	56	35	67	57	50
Professional	54	42	48	50	60	39	51	47

As the cross-tabulation of frequency of dissatisfaction by degree of seriousness indicates, the greater the degree of seriousness, generally the greater the level of dissatisfaction with the outcome of the consumers efforts to solve the problem. Of considerable interest is the cross-tabulation of frequency of dissatisfaction by education, where generally speaking, those with lower educational backgrounds tend to be less satisfied with the outcome than those with higher educational backgrounds (a comparison of the columns labelled "some high school" with the column labelled "university grad" demonstrates that the frequencies in the university grad column are less than those in the some high school column in all cases but one..... moving and storage has a higher frequency of dissatisfaction for the higher educated, possibly reflecting a greater use of that service by those who have a higher education and income; the lower educated and thus lower income people for the most part would probably not use this service and would move their belongings themselves).

3.1.5 CUMULATIVE MODEL

By combining the factors previously mentioned, and evaluating them on the criteria of frequency, seriousness, futility, and dissatisfaction, a cumulative comparison can be established.

The relative weighting procedure is accomplished by multiplying the factors together as follows:

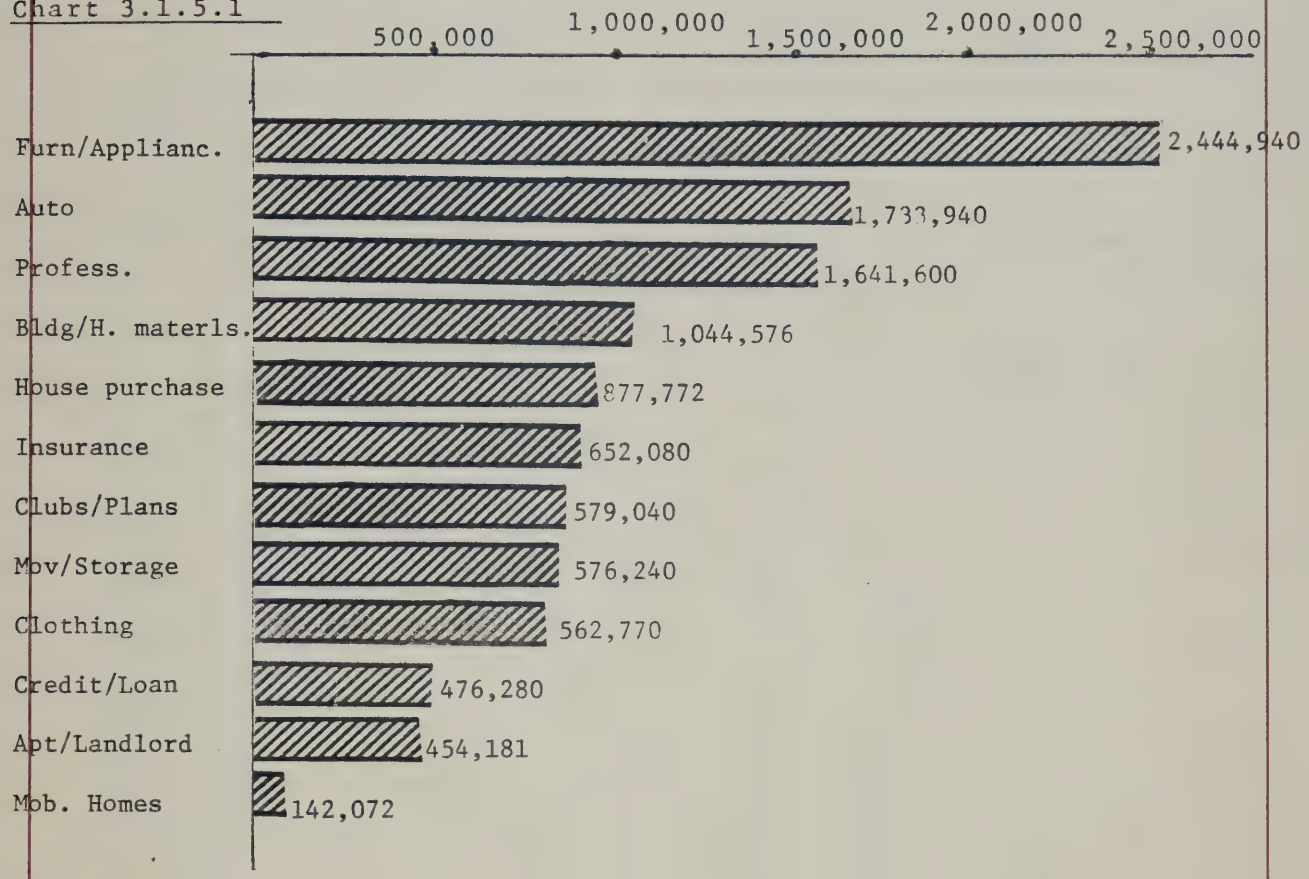
Problem Detection Inventory = (% Frequency)(% Very serious)(%Futile)(%Unsatisfied)

Table 3.1.5.1

	FREQ FACT A	SER. FACT B	FUT. FACT C	DISS. FACTOR D	TOTAL	RANK
Credit cards/Loans	14	27	30	42	476,280	10
Apt/Landlord	13	23	31	49	454,181	11
Mov/Storage	7	49	30	56	576,240	8
Auto pur/mtn	27	38	26	65	1,733,940	2
Clothing	37	13	39	30	562,770	9
Clubs/Plans	20	22	28	47	579,040	7
Mob. Homes	2	43	28	59	142,072	12
Bldg/hme mtls	12	31	52	54	1,044,576	4
Fur/app.	34	30	51	47	2,444,940	1
House pur.	7	47	46	58	877,772	5
Ins.	13	38	24	55	652,080	6
Profess.	20	38	40	54	1,641,600	3

CUMULATIVE MODEL OF FREQUENCY, SERIOUSNESS, FUTILITY AND DISSATISFACTION

Chart 3.1.5.1



When comparing the ranks of the various items together with the four factors, the following results occur:

Table 3.1.5.2

	Rank 1	Rank 2	Rank 3	Rank 4	Cum. Rank
Credit cards/Loans	6	9	7.5	11	10
Apt/Landlord	7.5	10	6	8	11
Mov/Storage	10.5	1	7.5	4	8
Auto pur/mtnce	3	5	11	1	2
Clothing	1	12	5	12	9
Clubs/Plans	4.5	11	9.5	9.5	7
Mob. Homes	12	3	9.5	2	12
Bldg/home mtr	9	7	1	6.5	4
Furn/app.	2	8	2	9.5	1
House pur.	10.5	2	3	3	5
Ins.	7.5	5	12	5	6
Profess.	4.5	5	4	6.5	3

Thus, assuming an equal weighting of each of the factors with respect to the overall impact on the consumer problem, it appears that materials for homes (the house itself, goods that go inside the home such as furniture and appliances, building materials) cars, and professional services such as medical and insurance are the major items of concern with respect to the Alberta consuming public. This is contrasted with other items such as credit, landlord tenant problems, moving and storage problems, clothing, group membership clubs, and mobile homes.

This model does not include other factors which may be as important if not more important than those outlined. For example, a measurement of the urgency of the problem (in part measured by seriousness) was not evaluated as a distinct characteristic, nor is a measure of the growth of the problem determined by these data. Growth can be determined by "tracking" data, i.e. a measure of the same factor taken at a different point in time (a period of 6 months to a year after the original data has been gathered).

Another significant factor not yet introduced into this model may involve pre-emption (i.e. the degree to which the various problem issues examined have already been solved by some other agent other than government .....is someone else already solving the problem?). By constructing a matrix of the most important problems by specific segments of the population, an emphasis can be placed on particular communications programs to those segments of the population requiring further information in order to handle their consumer problems.

3.2 SCENARIOS

3.2.1 HOUSE PURCHASE

Two scenarios were presented to the respondents to investigate their anticipated reactions in specific consumer situations. The first scenario concerned the purchase of a 15 to 40 year old house. Respondents were asked what would be their next steps after they received mortgage approval from some financial institution, with the following responses occuring:

Table 3.2.1.1

	Responses				
	1	2	3	4	5
1) Seek legal help	36	33	14	13	17
2) Clear title/no mortgage	10	19	19	9	9
3) Have house appraised	2	2	4	4	1
4) Check condition of home	13	20	26	31	13
5) Get insurance	3	3	5	7	3
6) Check remodelling cost/surrounding	4	3	9	12	7
7) Nothing/move in and pay	7	0	1	1	0
8) Other/don't know	25	20	22	23	50

A relative saliency factor can be obtained by assigning an arbitrary value of 5 to the first response, 4 to the second response, 3 to the third response, 2 to the fourth response, and 1 to the fifth response. The following results and ranking order occurred:

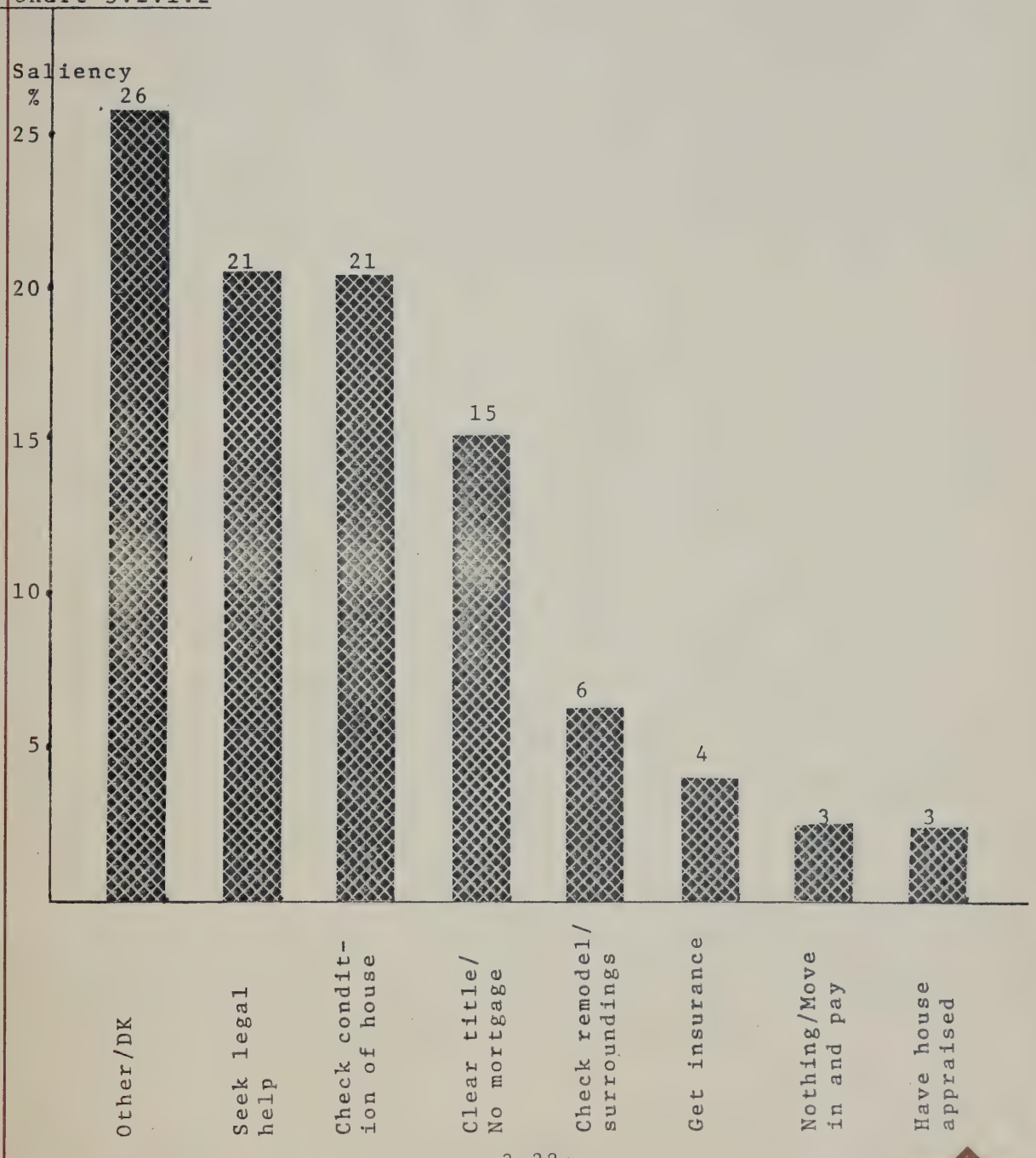
Table 3.2.1.2

	1	2	3	4	5	Comb. Value	Sali-ency %	Rank
1) Seek legal help	180	132	42	26	17	297	21.2	2
2) Clear title/no mortgage	50	76	57	18	9	210	15.0	4
3) Have house appraised	10	8	12	8	1	39	2.7	8
4) Check condition of house	65	80	78	62	13	298	21.1	3
5) Get insurance	15	12	15	14	3	59	4.2	6
6) Check remodelling cost/ surroundings	20	12	27	24	7	90	6.4	5
7) Nothing/move in and pay	35	0	3	2	0	40	2.8	7
8) Other/don't know	125	80	66	46	50	367	26.2	1
			Saliency		Factor Base	1400		

HOUSE PURCHASE SCENARIO

SALIENCY IN RANKING ORDER

Chart 3.2.1.2



Discounting the Other/DK responses, it is evident that seeking legal help and checking the condition of the house are deemed to be the most essential steps to be taken by the respondents. The distribution of responses was similar among the demographic sub-groups of the population (Tables 329-344).

If it is assumed that the responses in category 1 (i.e. seek legal help) and category 2 (i.e. clear the title) are desirable responses, and that the other responses are not desirable and do not reflect any comprehensive or advisable consumer activity in this area, then it becomes evident that approximately one-third of the population would either seek legal help or check the title and mortgage situations (an activity that assumes legal help) as their next step in acquiring the house. The other responses are questionable in terms of insuring a satisfactory outcome of the situation. Assuming that a first response is the most salient factor in the respondent's mind, it becomes apparent that up to 65% of the population may not know what is the most appropriate activity to undertake when purchasing a house.

3.2.2 INSURANCE

The second scenario concerned buying a life insurance policy from an unknown salesman. Again respondents were asked what their steps would be with respect to the purchase of the insurance. The responses were as follows:

Table 3.2.2.1

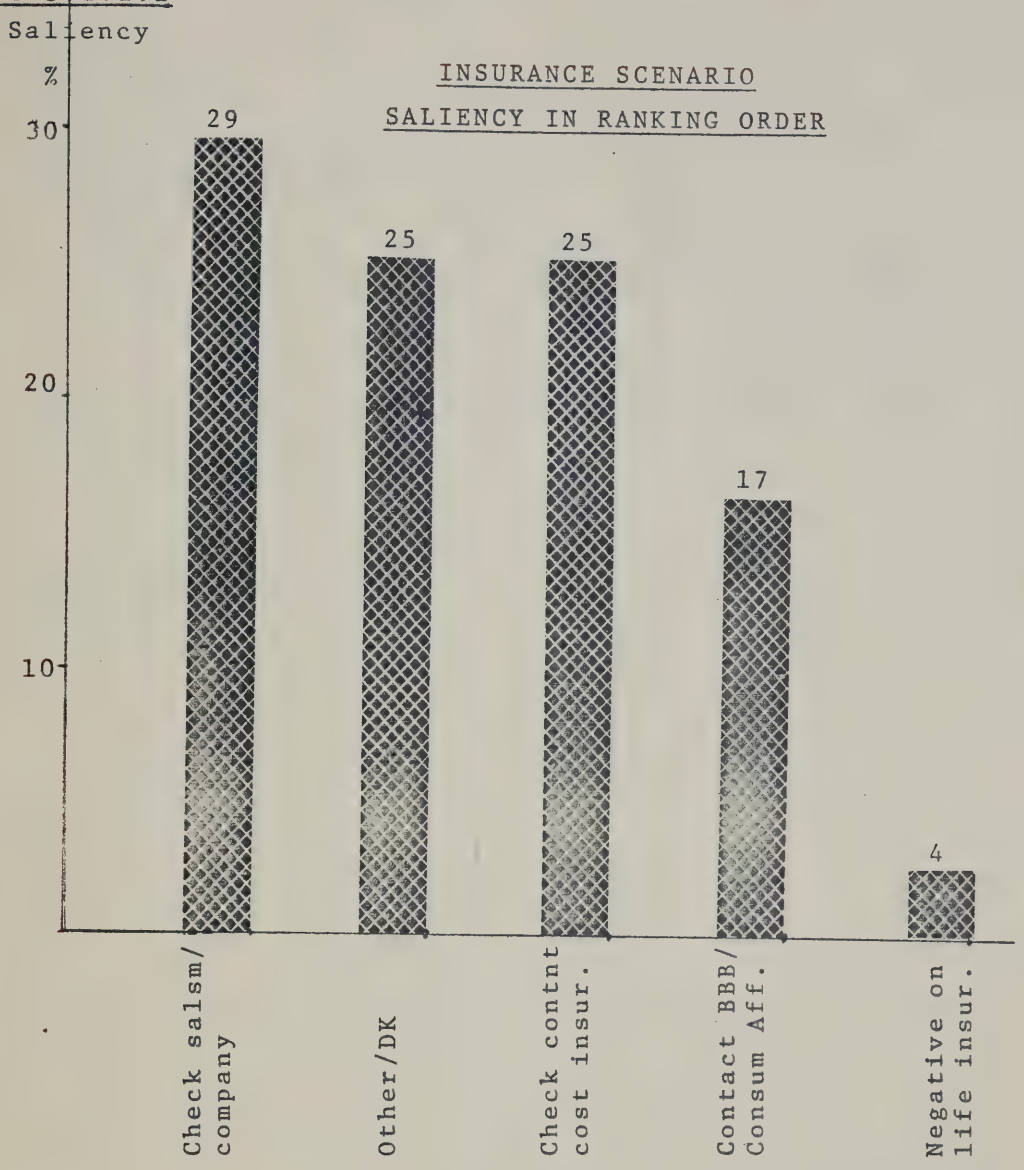
	Responses				
	1	2	3	4	5
1) Check salesman/company	47	36	28	16	20
2) Check content/cost of insurance	14	26	28	30	33
3) Contact BBB/Consumer Affairs	10	19	20	19	17
4) Negative on life insurance	7	2	0	0	2
5) Other/don't know	22	18	24	35	28

The saliency factor was determined in a manner identical to the one in the house scenario, with the following results:

Table 3.2.2.2

	1	2	3	4	5	Comb. Value	Saliency %	Rank
1) Check salesman/company	235	144	84	32	20	415	29.3	1
2) Check content/cost of insurance	70	104	84	60	33	351	24.8	3
3) Contact BBB/Consumer Affairs	50	76	60	38	17	241	17.0	4
4) Negative on life insurance	35	8	0	0	2	54	3.8	5
5) Other/don't know	110	72	72	70	28	352	24.9	2
		Saliency factor base				1413		

Chart 3 2.2.2



There were considerable differences of opinion on this item among the different deomgraphis sub-groups. The most noticeable differences were according to occupation, education, age, income and place of residence.

Table 3.2.2.3

FIRST RESPONSE BY OCCUPATION

	Prof.	Managers	Sales/clerical	Crafts/skld & unskld	Service	Housewife	Retired	Student	Aggregate
1.Check salesman/company	35	39	52	54	47	49	42	45	47
2. Check content/cost of ins.	37	31	20	10	10	12	4	19	14
3. Contact BBB/Cons. Aff.	10	19	12	12	9	9	7	13	10
4. Negative on life insurance	0	0	6	7	9	6	14	7	7
5. Other/don't know	19	11	10	16	25	24	33	16	22

Professional people and managers would be least likely to check the salesman and his company, while those representing crafts/skilled and unskilled, and sales/clerical occupations would be most likely to do so. Retired people are most likely to have negative feelings about life insurance in general, while professional/managers are least likely to have such feelings. Professional/managers are also more likely to check on the cost and content of the insurance policy than any other occupational sub-group (table 345).

Table 3.2.2.4

FIRST RESPONSE BY EDUCATION

	Some High Sch.	High Sch. Grad	Tech. Some Univ	Univ Grad	Aggr.
1) Check salesman/company	49	47	48	35	47
2) Check content/cost of insurance	10	16	18	29	14
3) Contact BBB/Consumer Affairs	8	12	13	12	10
4) Negative on life insurance	9	6	3	4	7
5) Other/don't know	24	19	18	20	22

University graduates are three times as likely to check the content and cost of insurance as those with only some high school. They are also less likely to check the salesman and his company than those with less education, and less likely to have negative feelings about life insurance (table 347).

Table 3.2.2.5

FIRST RESPONSE BY AGE

	18-24	25-34	35-49	50-64	Over 65	Aggr.
1) Check salesman/company	53	43	48	49	43	47
2) Check content/cost of ins.	19	21	14	11	6	14
3) Contact BBB/Consumer Affairs	13	12	13	8	3	10
4) Negative on life insurance	3	5	8	6	13	7
5) Other/don't know	12	18	18	26	36	22

Younger people are more likely to check the salesman and his company, as well as the content and cost of insurance than older people. Younger age groups are more likely to contact the BBB or the Department of Consumer Affairs than older age groups.

Table 3.2.2.6

FIRST RESPONSE BY INCOME

	Less than $6,000	6-$10,000	10-$18,000	Over $18,000	Aggr.
1. Check salesman/company	41	54	49	42	47
2. Check content/cost of ins.	7	13	17	23	14
3. Contact BBB/Cons. Aff.	6	9	14	11	10
4. Negative on life insurance	9	9	4	5	7
5. Other/don't know	36	16	15	20	22

The two middle income groups are more likely to check the salesman and his company than those who earn very little or very much. The propensity to check the cost and content of the policy increases with the increase in income (table 349).

Table 3.2.2.7

FIRST RESPONSE BY RESIDENCE

	Urban center	Small town	Rural	Aggr.
1. Check salesman/company	45	52	50	47
2. Check content/cost of ins.	17	11	9	14
3. Contact BBB/Cons. Aff.	12	6	9	10
4. Neg. on life insurance	7	4	9	7
5. Other/don't know	19	28	24	22

Respondents in urban centers are more likely to pay attention to the cost and content of the insurance policy than those inhabiting other areas of the province; and also more likely to contact the BBB or the Department of Consumer Affairs (table 350).

3.3 CONSUMER ACTIVITY

3.3.1 INDIVIDUAL ACTIVITY

Respondents were asked to list things that they could do as consumer to solve their various problems. Three responses were tabulated and the results were as follows:

TABLE 3.3.1.1.	1st Res.	2nd Res.	3rd Res.
1. Complain to Dept. of Consumer Affairs.	9	5	3
2. Complain to Company.	31	13	3
3. Better Business Bureau.	9	8	2
4. More attention to what is purchased.	18	12	5
5. Consumer protection bureau/agency.	6	6	3
6. Lack of information on consumer protection.	2	1	0
7. Futility/Nothing can be done.	5	1	0
8. Other/DK	19	15	9

Saliency was again determined by assigning an arbitrary value of 3 to the first response, 2 to the second response, and 1 to the third response, with the following results:

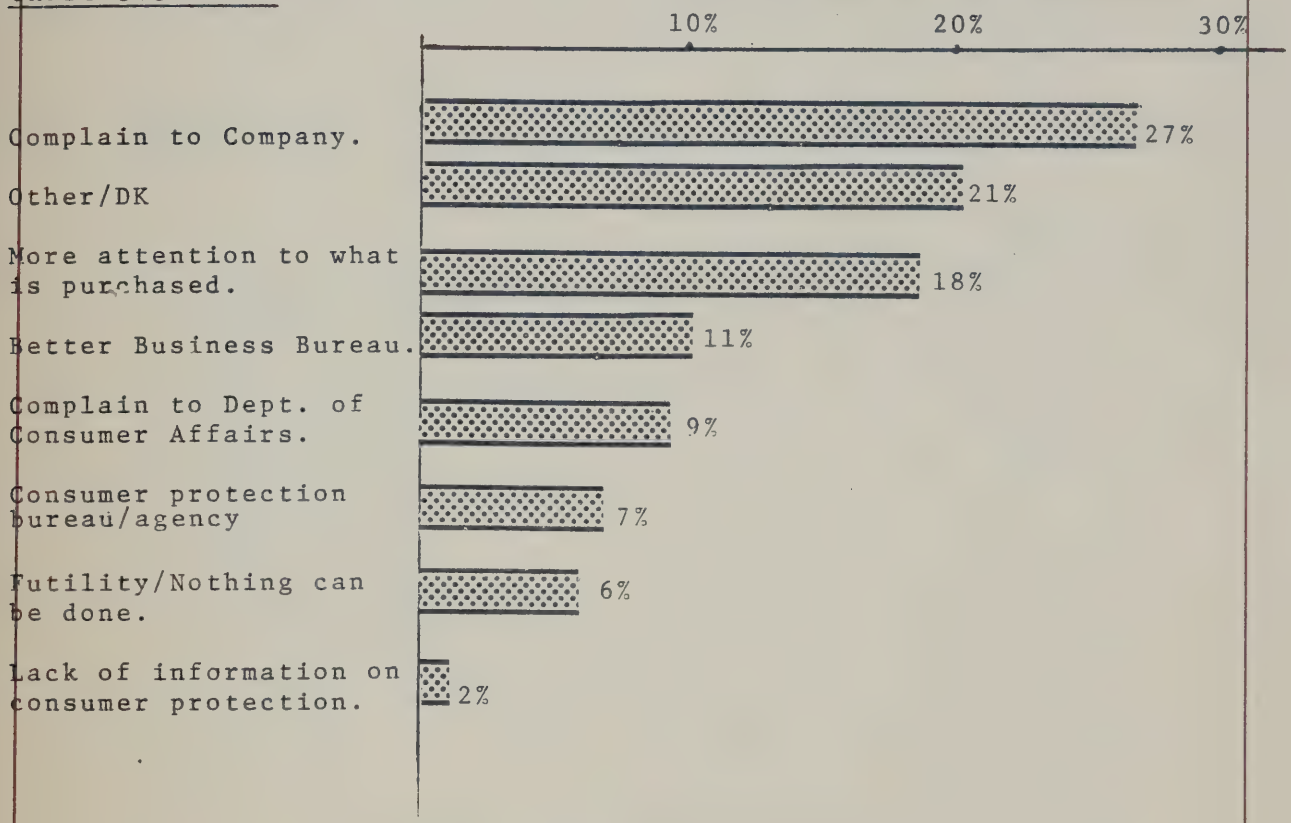
TABLE 3.3.1.2

	1st Res.	2nd Res.	3rd Res.	Comb. Res.	Saliency %	RANK
1. Complain to Dept. of Consumer Affairs.	27	10	3	40	8.8	5
2 Complain to Company.	93	26	3	122	26.9	1
3. Better Business Bureau.	27	16	2	45	10.8	4
4. More attention to what is purchased.	54	24	5	83	18.3	3
5. Consumer protection bureau/agency.	18	12	3	33	7.3	6
6. Lack of information on consumer protection.	6	2	0	8	1.7	8
7. Futility/Nothing can be done.	15	2	9	26	5.7	7
8. Other/DK	57	30	9	96	21.2	2
			Saliency factor base	453		

Discounting the Other/DK responses, complaining to the company which manufactured or sold the faulty product is the most frequently mentioned consumer action and is seen as the first response to the problem. Paying more attention to what is bought and registering a complaint with the Better Business Bureau are viewed as the next most likely alternatives.

Chart 3.3.1.2

PREFERRED AVENUES OF CONSUMER INTERVENTION
ACCORDING TO SALIENCY PERCENT IN RANKING ORDER



There were considerable differences in the choice of the first response according to education and income.

TABLE 3.3.1.3 RESPONSES BY EDUCATION

	Some H Sch.	H Sch. Grad.	Tech. Some U.	U Grad.	Aggreg.
1. Complain to Dept. of Consumer Affairs.	6	9	11	18	9
2. Complain to Company.	31	34	32	30	32
3. Better Business Bureau.	8	10	12	9	9
4. More attention to what is purchased.	16	23	17	23	19
5. Consumer protection bureau/agency.	6	5	8	4	6
6. Lack of information on consumer protection.	2	1	2	1	2
7. Futility/Nothing can be done.	8	4	2	0	5
8. Other/DK.	23	15	16	14	19

As can be seen above University graduates are three times as likely to mention the Department of Consumer Affairs as those with only some high school. It is very unlikely that they would say that nothing could be done about consumer problems. Those with a lower education are most likely to say so. In each educational category the greatest number of respondents (about one in three) believes that complaining to the company is the thing to do.

TABLE 3.3.1.4 RESPONSES BY INCOME

	Less $6M	Betw $6-10M	Betw $10-18M	Over $18M	Aggreg.
1. Complain to Dept. of Consumer Affairs.	8	9	7	17	9
2. Complain to Company.	24	29	36	29	32
3. Better Business Bureau.	4	17	9	8	9
4. More attention to what is purchased.	17	14	22	26	19
5. Consumer protection bureau/agency.	7	7	8	4	6
6. Lack of information on consumer protection.	4	1	2	0	2
7. Futility/Nothing can be done.	9	5	3	2	5
8. Other/DK.	27	19	14	14	19

Those earning over $18,000 are twice as likely to seek solution through the Department of Consumer Affairs as those earning less than $6,000. However, in either case it is less than one in five who would do so. The middle income group ($6-10,000) is two to four times as likely to mention the Better Business Bureau as the other income groups.

3.3.2 PROVINCIAL GOVERNMENT

Respondents were asked what they thought the provincial government was presently doing about consumer problems. Two responses were tabulated and the results were as follows:

TABLE 3.3.2.1

	1st Res.	2nd Res.
1. Cited work of the Minister/ Dept. of Consumer Affairs.	13	16
2. Sponsors/ecnourages consumer groups.	5	10
3. Research/Legislation to protect.	4	10
4. Exposes abuse/publicizes.	7	33
5. Not doing much.	27	8
6. Don't know.	38	5
7. Other.	6	19

Well over a third of respondents did not know what the provincial government was presently doing about consumer problems, while the second largest group thought that the government was not doing much. With the second response, the largest group of respondents indicated that the government exposes and publicizes abuses.

The saliency weighting procedure yielded the following results:

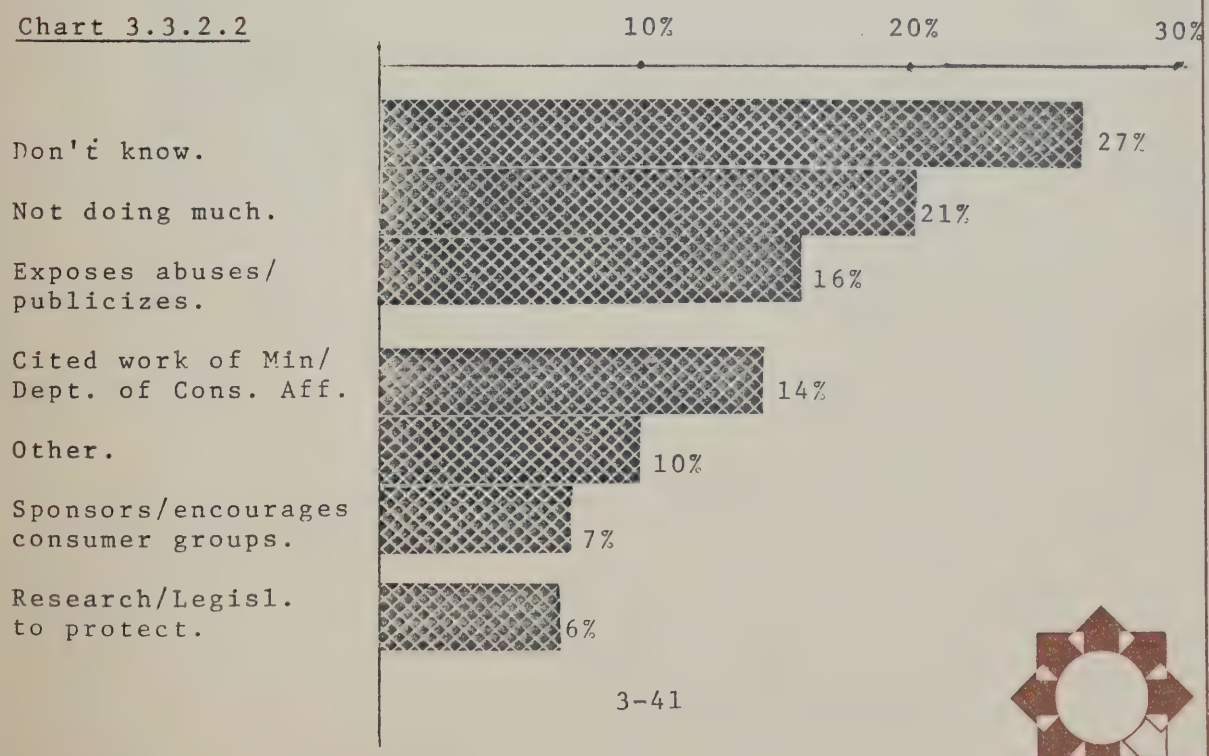
TABLE 3.3.2.2

	1st Res.	2nd Res.	Combined Value	Saliency %	RANK
1. Cited work of the Min./ Dept. of Cons. Aff.	26	16	42	13.9	4
2. Sponsors/encourages consumer groups.	10	10	20	6.6	6
3. Research/Legisl. to protect.	8	10	18	5.9	7
4. Exposes abuses/ publicizes.	14	33	47	15.6	3
5. Not doing much.	54	8	62	20.6	2
6. Don't know.	76	5	81	26.9	1
7. Other.	12	19	31	10.3	5
Saliency factor base			301		

AWARENESS OF THE PROVINCIAL GOVERNMENT IN

SALIENCY PERCENT IN RANKING ORDER

Chart 3.3.2.2



There were considerable differences in the first response to this question according to the respondent's education and income.

TABLE 3.3.2.3 FIRST RESPONSE BY EDUCATION

	Some H Sch	H Sch Grad	Tech Sm U	U Grad	Aggreg.
1. Cited work of Min./ Dept. of Cons. Aff.	9	14	18	22	13
2. Sponsors /encourages consumer groups.	3	4	7	11	5
3. Research/Legislation to protect.	3	7	6	3	4
4. Exposes abuse/ publicizes.	6	7	9	13	7
5. Not doing much.	35	21	17	21	27
6. Don't know.	38	40	41	25	38
7. Other.	6	7	2	7	6

As can be seen above, the awareness of the activities of the Minister/Department of Consumer Affairs increases with education level, as does the awareness of the government's sponsoring of consumer groups and publicity regarding abuses. University graduates are most likely to know what the government is doing, while those with only some high school education are most likely to believe that the provincial government is not doing much to protect the consumer.

TABLE 3.3.2.4 FIRST RESPONSE BY INCOME

	Less $6M	Btwn $6-10M	Btwn $10-18M	Over $18M	Aggreg.
1. Cited work of Min./ Dept. of Cons. Aff.	8	13	14	15	13
2. Sponsors/encourages consumer groups.	3	5	4	7	5
3. Research/Legisl. to protect.	2	2	5	7	4
4. Exposes abuse/ publicizes.	7	7	9	10	7
5. Not doing much.	34	36	24	24	27
6. Don't know.	37	32	42	27	38
7. Other.	10	6	3	5	6

The awareness of the activities of the Minister/Department of Consumer Affairs increases with income, as does awareness of the government's encouraging of consumer groups. Lower income groups are more likely to believe that provincial government is not doing much to protect the consumer.

Table 3.3.2.5 RESPONSES BY REGION

Cited work of the Minister	Urban Center	Small Town	Rural	Aggr.
Dept. of Cons. Affairs	15	7	4	12
Sponsors/encourages cons. groups	4	6	5	4
Research/Legislation to prot.	9	14	11	10
Exposes abuse;publicizes	7	19	13	10
Not doing much	28	21	38	29
Don't know	30	25	21	27
Other	7	9	9	7

Those inhabiting urban centers are more likely to know about the work of the Minister/Department of Consumer Affairs than those in other areas of the province. But they are also least likely to know what the federal government is doing about consumer problems (see section 3.3.3). The urban sample is the least likely to know about the government's research/legislative activity and sponsorships of consumer groups.

3.3.3 FEDERAL GOVERNMENT

Respondents were asked what they thought the federal government was presently doing about consumer problems. The first two responses from the respondent were tabulated and the results were as follows:

Table 3.3.3.1

	1st Res	2nd Res
Cited work of the Minister Dept. of Cons. Aff.	12	7
Sponsors/encourages cons. groups	4	5
Research/Legislation to protect	10	31
Exposes abuse; publicizes	10	30
Not doing much	29	7
Don't know	27	6
Other	7	16

Taking only the first response into consideration, the largest group of respondents (about 30%), believed that the federal government was not doing much to protect the consumer. The second largest group of respondents did not know what the federal government was doing.

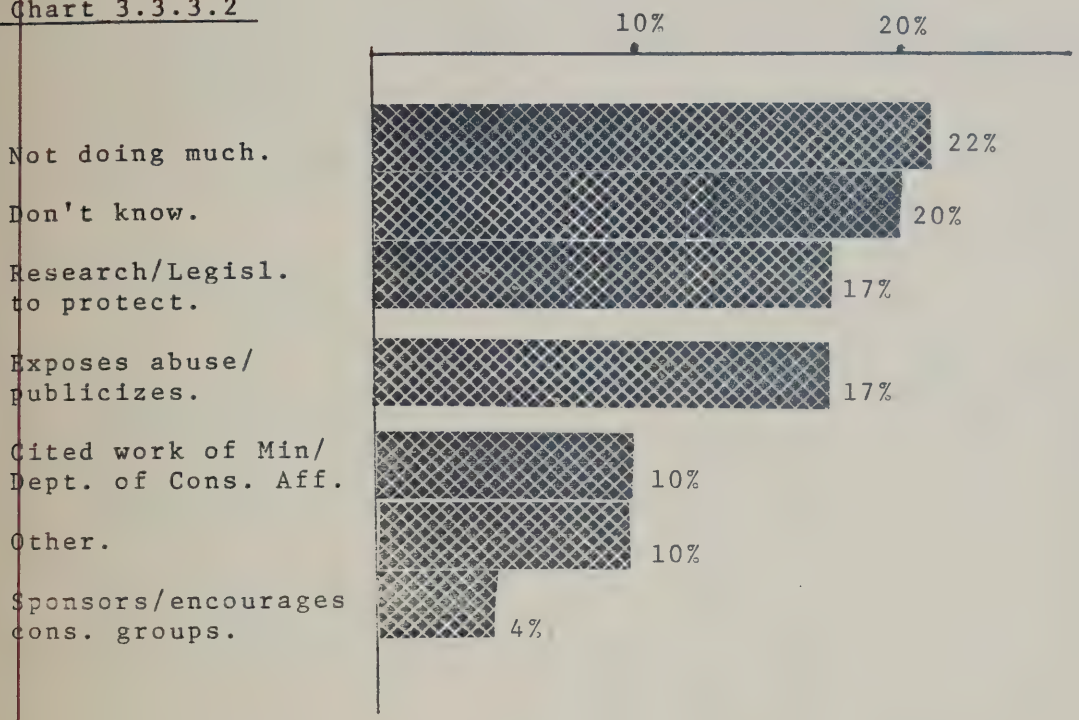
Table 3.3.3.2

Saliency was determined as follows:

	1st	2nd	Comb. Value	Sal %	Rank
Cited work of the Minister/ Dept. of Cons. Affairs	24	7	31	10.3	5
Sponsors/encourages cons. groups	8	5	13	4.3	7
Research/Legislation to prot.	20	31	51	17.0	3
Exposes abuse/ publicizes	20	30	50	16.6	4
Not doing much	58	7	65	21.6	1
Don't know	54	6	60	20.0	2
Other	14	16	30	10.0	6
		Saliency Factor Base	300		

Chart 3.3.3.2

AWARENESS OF THE FEDERAL GOVERNMENT IN SALIENCY PERCENT IN RANKING ORDER



With respect to the activities of the federal government in the field of consumer protection, there were considerable differences in the first response, according to the respondents' education, age, income and region.

Table 3.3.3.3 RESPONSES BY EDUCATION

	Some H Sch.	H Sch Grad.	Tech. Sm U.	Univ Grad.	Aggreg.
Cited work of the Minister Dept. of Cons. Affairs	5	10	21	33	12
Sponsors/encourages cons. groups	3	5	7	8	4
Research/Legislation to prot.	7	12	12	21	10
Exposes abuse; publicizes	8	8	22	7	10
Not doing much	38	25	14	20	29
Don't know	31	33	19	9	27
Other	8	7	5	5	7

It is evident that university graduates are much more aware of the work of the Minister/Department of Consumer Affairs, its sponsorship and encouragement of the consumer groups and research and legislative activities. They are, also, the most likely group to know what the federal government is doing in this field. The less educated are

most likely not to know what the federal government is doing and also most likely to think that it is not doing much (table 398).

Table 3.3.3.4 RESPONSES BY AGE

	18-24	25-34	35-48	50-64	65+	Aggr
Cited work of the Minister Dept. of Cons. Affairs	12	13	15	9	7	12
Sponsors/encourages cons groups	6	7	4	1	5	4
Research/Legislation to prot.	3	16	10	12	6	10
Exposes abuse; publicizes	13	12	9	11	6	10
Not doing much	22	24	30	30	38	29
Don't know	38	24	27	24	28	27
Other	7	3	6	13	9	7

As the above table indicates, the largest response categories in all groups are those who feel that the government is either not doing much, or do not know what the government is doing.

Table 3.3.3.5 RESPONSES BY INCOME

	Less 6 thou	6-10 thou	10-18 thou	Over 18,000	Aggr.
Cited work of the Minister/ Dept. of Cons. Affairs	5	10	14	20	12
Sponsors/encourages cons. groups	4	5	4	7	4
Research/Legislation to prot.	4	11	13	14	10
Exposes abuse/publicizes	9	11	11	12	10
Not doing much	36	28	25	30	29
Don't know	31	25	28	30	27
Other	11	8	5	5	7

Those with higher incomes are more aware of the work of the federal government (Minister/Department of Consumer Affairs), its research/legislative activity and encouragement of consumer groups. Those with lowest income, however, are most likely not to know what the federal government is doing, or to believe that it was not doing much.

3.3.4 PROVINCIAL-FEDERAL COMPARISON

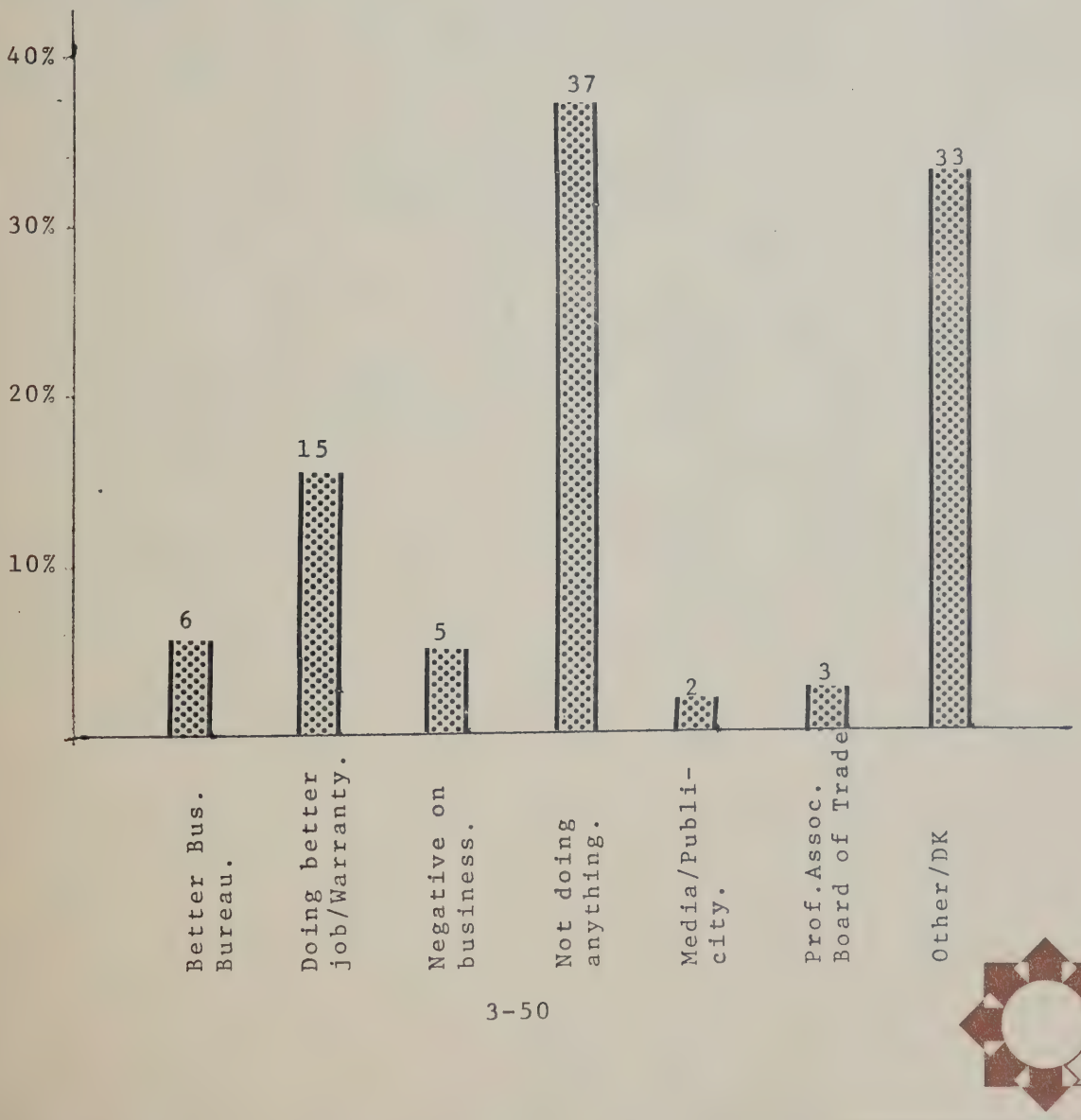
A comparison between the federal and provincial governments in the field of consumer protection indicates that consumers, for the most part, do not distinguish clearly between the different levels of government activity.

With respect to the Provincial government, the largest group of respondents does not know what the government is doing, and is likely to believe that it is not doing much. With respect to the Federal government, the largest group of respondents was also centered in those who felt that the government was not doing much or did not know what the government was doing. The similarity between the two response sets indicates that probably more than half of the population have no idea what either government is doing in the area of consumer activities.

3.3.5 BUSINESS ACTIVITY

Asked what the business community was doing about consumer problems, the responses were as follows:

Table 3.3.5.1



Over two-thirds of respondents think that the business community is not doing anything about consumer problems or can not specify an area of activity.

There were considerable differences in response to this question according to income and residence of the respondent.

Table 3.3.5.2 RESPONSES BY INCOME

	Less $6M	$6-10M	$10-18M	Over $18M	Aggr.
Better Business Bureau	2	6	4	12	6
Doing better job/Warranty	11	8	20	25	15
Neg. on business	7	4	4	5	5
Not doing anything	37	43	37	32	37
Media/Publicity	1	2	2	1	2
Profess. Assoc./Board of Trade	4	1	4	7	3
Other/Don't know	38	35	29	17	33

It is evident that those with higher incomes are more likely to be aware of the existence of the Better Business Bureau, however this still represents approximately one in ten of the population. Higher income groups are less likely to have "negative feelings" about the business community, while those with lower incomes are more likely to believe that the business community is not doing anything for the consumer and has somewhat more negative feelings about the business community in general. Thus, lower income groups tend to be more alienated from the business community than higher income groups, possibly reflecting a perception that the "have-not" groups in our society are being taken advantage of by the "have" groups.

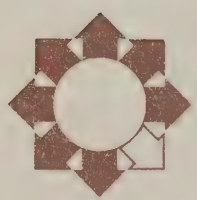


Table 3.3.5.3 RESPONSE BY RESIDENCE

	Urban Center	Small Town	Rural	Aggr.
Better Business Bureau	9	2	1	6
Doing better job/Warranty	15	19	12	15
Neg. on business	4	4	7	5
Not doing anything	29	46	52	37
Media/Publicity	2	1	0	2
Profess.ASsoc./Board of Tr.	3	6	2	3
Other/Don't know	38	22	27	33

Those inhabiting urban centers are more likely to be aware of the Better Business Bureau than those inhabiting rural areas. They are also least likely to believe that the business community is not doing anything for the consumer. But, these same respondents are likely to be unable to specify some area in which business is working to better consumer relations (as indicated by the don't know respondents). Those inhabiting rural areas are most likely to believe that the business community is not doing anything for the consumer, and generally have negative feelings towards the business community.

3.4 COMMUNICATIONS

When asked about the best way the government could communicate consumer information to them, the results were as follows:

Table 3.4.1

	1st Response	2nd Response
1. Media	50	31
2. Publicity	22	55
3. Research/Surveys	5	3
4. MP/MLA	4	4
5. Invite individual complaints	5	4
6. Other	14	3

It is clear that various forms of publicity, mostly through the mass media, is the preferred way for receiving information on consumer affairs for the large majority of respondents.

There were no noticeable differences in response to this question among the demographic subgroups.

Respondents were asked to assign a numerical value to the preferred way in which the government could provide citizens with information about consumer problems. Several different means of communicating this information such as consumer advisors, television, radio, daily newspapers, weekly newspaper, pamphlets mailed to home and a telephone consumer advisory were listed.

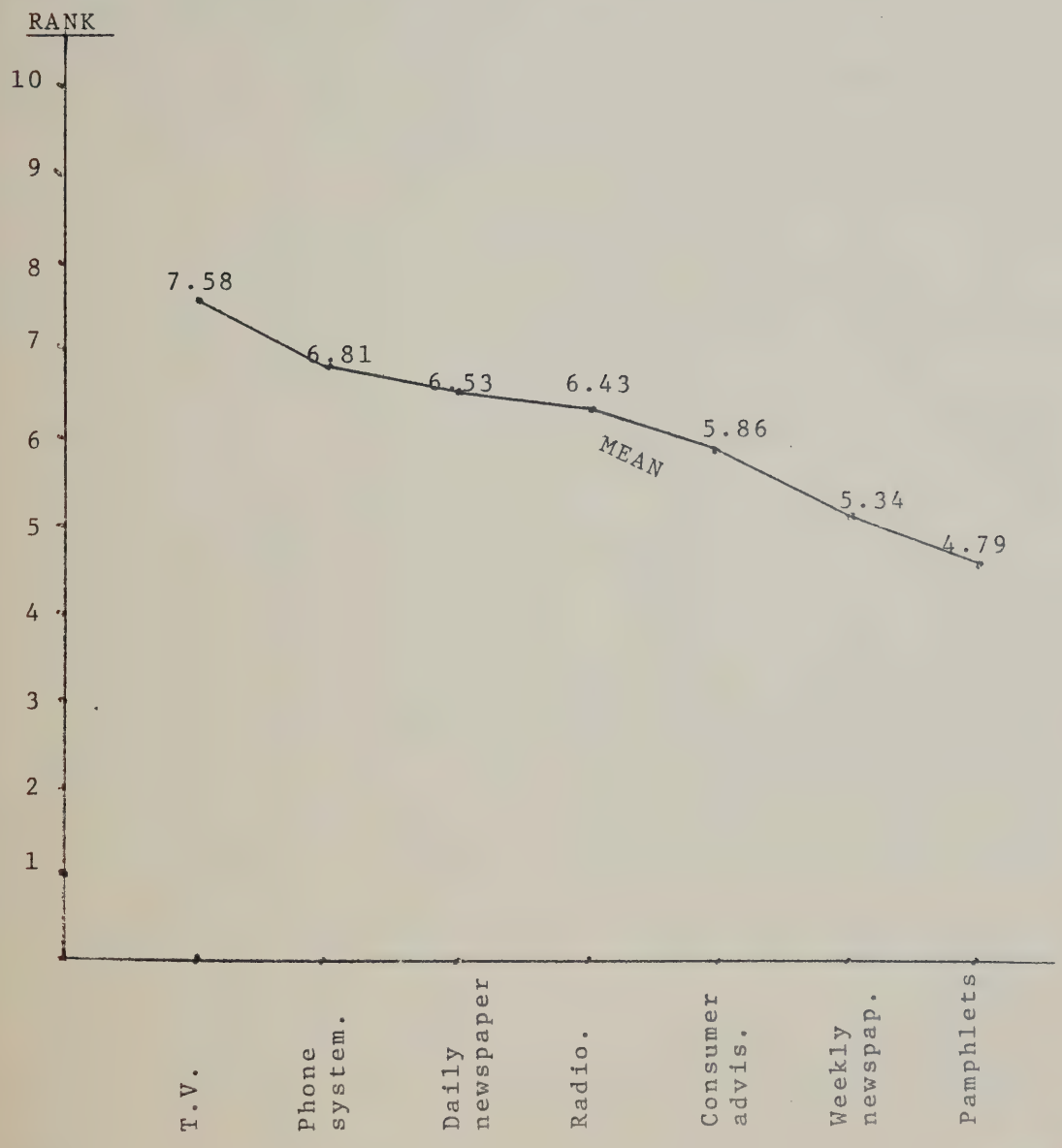
Below is a comparative distribution of aggregate data: it lists the percentage of respondents who assigned a particular value to a particular medium:

Table 3.4.2

Rank assigned	1	2	3	4	5	6	7	8	9	10	Mean	Rank	Std. Dev.
Consumer advisor	13	8	6	5	11	6	9	11	9	16	5.86	5	3.13
T.V.	3	3	3	3	10	7	8	14	23	25	7.58	1	2.46
Radio	4	5	5	6	14	10	13	16	12	12	6.43	4	2.53
Daily newspaper	6	5	6	4	10	10	13	19	12	12	6.53	3	2.64
Weekly newspaper	13	8	6	7	14	9	12	9	7	7	5.34	6	2.81
Pamphlets	25	10	9	7	7	6	6	7	8	13	4.79	7	3.31
Phone system	11	4	4	4	8	7	8	10	13	28	6.81	2	3.14

PREFERRED AVENUES OF INFORMATION ACCORDING TO THE MEAN IN RANKING ORDER

Graph 3.4.2



Looking at the mean (or average) of responses on each of the different items indicates that generally, television is the most preferred medium, followed by the central telephone system, after which daily newspapers and radio are the most preferred medium.

Using the standard deviation as a measure of agreement or consistency (a high standard deviation indicates a low consistency or large variation from the mean; a low standard deviation indicates a high consistency or greater agreement with the mean), we note that television has the lowest standard deviation and therefore is the most preferred medium of receiving consumer information followed closely by radio and daily newspapers. Pamphlets have the highest degree of dispersion (the lowest consistency) and tends to be bi-modal (there are concentrations of responses at the "very poor" and the "excellent" extremes of the scale).

The following tables indicate the means of the various education, age, sex, residence, and location sub-groups for the various different information sources.

Aggregate	5.86	7.58	6.43	6.53	5.34	4.79	6.81

Table 3.4.3 EDUCATION

	Cons. Adv.	T.V.	Radio	Daily News	Week. News	Pamp.	Telephone
Some high school(49%)	5.77	7.40	6.5	6.36	5.54	4.72	6.65
High school grad(25%)	5.76	7.55	6.39	6.57	5.32	4.83	6.67
Tech/some univ. (16%)	6.43	7.94	6.22	6.59	5.43	4.58	7.15
University grad (11%)	5.64	7.69	6.51	7.19	5.48	5.09	7.60

Table 3.4.4. AGE

18-24 years (13%)	6.46	8.23	6.62	7.33	5.82	5.47	7.66
25-34 years (23%)	5.80	7.54	6.12	6.29	5.09	4.82	7.06
35-49 years (27%)	5.85	7.47	6.57	6.81	5.30	5.07	6.91
50-64 years (21%)	5.49	7.44	6.55	6.14	5.42	4.31	6.43
65 and over (16%)	5.98	7.59	6.38	6.29	4.33	4.29	6.15

Table 3.4.5 SEX

Male (51%)	5.69	7.44	6.18	6.33	5.11	4.67	6.68
Female (49%)	6.02	7.71	6.69	6.73	5.59	4.89	6.94

Table 3.4.6 RESIDENCE

	Cons. Adv.	TV	Radio	Dly News	Wkly News	Pam.	Telephone
Urban (61%)	6.09	7.60	6.49	6.93	5.05	--	6.80
Small towns (20%)	5.31	7.66	5.80	6.70	5.60	--	7.10
Rural (19%)	5.75	7.46	6.90	5.12	6.03	--	6.59

Table 3.4.7 LOCATION

North	6.40	7.16	6.20	5.64	5.89	6.41	7.41
Central/west	5.02	8.39	7.25	5.83	6.37	4.29	6.45
Central/east	5.72	7.70	6.46	5.97	5.95	4.70	6.12
South west	5.12	7.09	6.15	5.44	4.47	4.30	7.24
South east	4.42	7.39	5.18	6.62	5.70	4.27	7.30
Edmonton	5.56	7.80	6.75	6.87	4.99	5.07	6.62
Calgary	6.58	7.41	6.37	7.10	5.20	4.27	7.13
Small city	5.95	7.43	6.02	6.60	4.41	4.25	6.17

The preceding tables indicate that particular groups within the overall population have particular media preferences for purposes of receiving information on consumer items. For example, the central telephone exchange is more preferred by those with a higher education, as is the daily newspaper source (refer to table 3.4.3). This may be due to a feeling of adequacy on the part of those with higher education in their ability to cope with the telephone system, whereas those with lower education are more inclined towards other methods, including radio and television as featured media (the use of radio and television to reach the lower educated groups would have the additional side benefit of getting the higher educated groups as well).

With respect to age, generally the younger the respondent, the greater the preference for each and every medium suggested. This may indicate that younger respondents require more information on consumer items than older respondents and that their perceptions of information adequacy are different than those of their elder counterparts. The relative lack of interest on the part of the older respondents may indicate a perceived lack of confidence in the type of information that may be portrayed, a feeling that such information is not as vital for the older respondents as it is for the

younger respondents, or a feeling that the information will be of little value to them in their situations.

Females were found to be at higher preference levels on all of the items mentioned. This may sugggest a self-identification of females (housewives in particular) as being "consumers": as the female member of the household is often the most involved with frequent purchases (such as grocery stores and department stores) there may be some identification of "consumerism" with the frequency of purchase of a particular item. It is expected that this would be more pronounced with lower education and income levels.

As the table concerning residence indicates, weekly newspapers and radio are more preferred by those in rural areas, while consumer advisors and the daily newspapers are more preferred in the urban areas. Such preferences most likely reflect the proximity and ease of access for the various respondents to those information alternatives. Small towns were more inclined to prefer the central telephone system and television,

and less inclined to prefer radio.

Television was especially preferred in the central areas of the province (between Calgary and Edmonton) and rated the lowest in the Northern and Southwest areas of the province. It was found to be more preferred in Edmonton than in Calgary, while the daily newspaper was more preferred in Calgary when compared with the Edmonton daily. Edmonton radio stations also ranked somewhat higher than Calgary stations, while Calgary respondents ranked both consumer advisors and the central telephone system higher than the Edmonton respondents.

With respect to the rural areas of the province, the Northern area ranked consumer advisors and the receipt of mail information considerably higher than most every other area of the province. The central areas were very low with respect to preference for mail information and somewhat higher than other areas of the province in

preference for daily newspapers. The Southern portions of the province were especially low with respect to preference for consumer advisors, high with respect to preference for the central telephone system, with the Southwestern portion fairly low with respect to weekly newspapers and a moderate preference for weekly newspapers in the Southeast portion of the province. The Southeast portion of the province also had the highest rating for daily newspapers of any of the rural areas.

The actual media allocation to be used for the consumer information and communications program can be determined by a careful analysis of the above preferences, in concert with information available from other sources such as Canadian Advertising Rates and Data, BBM's, and other research reports available to the advertisers. This information should be combined with judgemental decisions taking into account departmental and agency constraints and limitations and previous experience in the area of media allocation. Although these data are not specifically designed for the various media allocation computer simulation models available, a tailored computer model could be constructed for purposes of defining a particular 'optimal' media selection using these data.

4.0 SUMMARY CONCLUSIONS

1. Out of the 12 different areas of consumer activity investigated, clothing, and furniture and home appliances were most frequently mentioned by respondents as causing consumer problems.

2. Home related problems, such as moving/storage, house purchase and mobile homes, were rated highest in terms of seriousness of consumer problems that they cause.

3. In terms of futility of consumer intervention, building and home materials, and furniture and appliances, were judeged to most often cause situations which leave the consumer in a helpless situation, while insurance related problems were judged to cause such problems least often.

4. Problems related to the purchase and maintenance of motor vehicle, mobile homes, and houses, are most likely to result in an unsatisfactory outcome for the consumer.

5. There are very considerable differences with respect to the perception of consumer problems and their alleviation among the different demographic sub-groups. While professional people are most likely to have problems with credit, housewives are most likely to have problems with clothing. The problems of the young differ from the problems of the old.

6. Consumer activity areas which are most often mentioned as causing problems such as clothing, tend to be rated very low in terms of seriousness, while others with low frequency of occurrence, such as mobile homes, tend to cause problems considered to be very serious.

7. Those better educated are less likely to be dissatisfied with the outcome of their consumer intervention than those with less education, who are likely to be left dissatisfied very often.

8. A four-factor model (frequency, seriousness, futility, and dissatisfaction) is not sufficiently comprehensive in that it does not account for other elements in the area of consumer problems, including, for example, urgency, growth and pre-emption. In many instances such items can be determined through population sampling. However, analysis of secondary data may also produce adequate information in some instances.

9. A great majority of Albertans do not know the most appropriate activity to undertake when purchasing a house.

10. Over half of those interviewed were aware of the fact that if approached by an insurance salesman, they should check the salesman and the company and/or the cost and content of the insurance.

11. When faced with consumer problems, almost one third of inhabitants of Alberta (31%) believe that complaining to the company which manufactured or sold the faulty product is the most appropriate thing to do. Paying more attention to what is bought (18%) and registering a complaint with the Better Business Bureau (9%) are viewed as the next best steps. Approximately one in four respondents felt that nothing can be done in a problem situation.

12. Those representing higher income and education levels are more likely to consider the Department of Consumer Affairs a helper in the solution of various consumer problems.

13. Well over a third of respondents did not know what the provincial or federal governments were presently doing about consumer problmes, while the second largest group thought that the governments were not doing much. Approximately seventy percent of respondents are either uninformed or have "cynical" feelings towards government activity in the consumer field.

14. The awareness of the activities of the provincial and federal Departments of Consumer Affairs increases with income and education level, and is more pronounced in urban centers than in the country.

15. For the most part Alberta consumers do not distinguish clearly between the activities of provincial and federal governments in the field of consumer protection.

16. *Over two thirds of respondents think that the business community is not doing anything about consumer problems or cannot specify any area of activity.*

17. *Lower socio-economic groups (those with lower income and education levels) are more likely to be negatively disposed towards business than higher socio-economic groups (those with higher income and education levels).*

18. *A strong communication and information campaign mostly through the mass media, especially TV, is advocated for dissemination of information on consumer affairs by the large majority of Albertans.*

19. *Particular media preferences for certain "target groups" are outlined for media allocation purposes.*

20. *This study focuses on the media allocation aspect of public communications. It remains for other types of research to study media content in terms of advertising acceptance or efficacy.*

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